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UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics

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## STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION VIII

### Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

November 1942

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## INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.--The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.--In Region VIII, 5,631 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.--All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 40 percent of the sample borrowers in Region VIII for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Seventy-six percent of the borrowers for whom no record of performance was available, although expected, had received only 1 standard loan. Also, 39 percent of those with no performance record were paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

This set of figures was prepared by the Bureau of Economic Warfare and is available to the public. It is a summary of the data collected by the Bureau of Economic Warfare from the year 1941 to the year 1945. The data is presented in the form of a table and is divided into two main sections: the first section contains data on the production of goods and services, and the second section contains data on the consumption of goods and services. The data is presented in the form of a table and is divided into two main sections: the first section contains data on the production of goods and services, and the second section contains data on the consumption of goods and services.

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Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.--Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

- (1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.
- (2) The progress reports include standard loan borrowers without regard to whether they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.
- (3) The progress reports include only borrowers in active status at the time of the report, but 20.8 percent of the borrowers included in this study for Region VIII were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 49 percent of the borrowers in the Region VIII sample for the study and for only 60 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are obtained by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God", such as drought, are all reflected in the tabulated data.

Types of tables presented.--This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program, and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.



Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by Areas or by the period in which the borrowers received their first standard loan or by both Areas and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region VIII by WPA workers supervised by Robert J. McClean and George P. McIntosh, project supervisors, and by Lincoln C. Tisdale, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in various phases of the study.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by years or by the period in which the borrowers received their first standard loan or by both years and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the length of a study, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by H. H. Larson. Data were furnished in Region VIII by W. A. Roberts, reported by Robert A. Roberts and James A. McIntosh, project supervisors, and by Harold H. Thibault, regional supervisor. Tabulations were reported by Kenneth H. Larson, assisted by Dorothy E. Johnson. Roy L. Roberts assisted in the preparation of the methodology. Text and Fred L. Garton and James E. Smith collaborated in various phases of the study.

SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 5,631

Number of borrowers with a record of performance after entry on RR: 2,770

Borrowers still active two to three years after first loan: 64 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 48 percent

Median number of persons in household: 4.9

Most common family composition: (1) husband, wife, and 3 or more children under 16 (2) husband, wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 41

Median grade finished by household head: 8.0

Households including male youths (nonheads) aged 16 to 24: 22 percent

Borrowers who were full or part owners during year before first loan: 19 percent

Borrowers who were full or part owners during last year of record: 21 percent

Borrowers who were not farm operators during major part of crop year before first loan: 20 percent

Median size of farm during year before first loan for borrowers having farms: 89 acres

Median size of farm during last year of record: 94 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 47 acres

Median acres in crops during last year of record: 48 acres

Borrowers reporting garden during year before first loan: 38 percent

Borrowers reporting garden during last year of record: 64 percent

Median cash receipts during year before first loan: \$240

Median change in cash receipts: \$37

Borrowers reporting an increase in cash receipts: 58 percent



Median cash receipts from farm during year before first loan for borrowers with such receipts: \$224

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: \$22

Most common major source of receipts during year before first loan: (1) crop sales, (2) off-farm work

Most common major source of receipts during last year of record: (1) crop sales, (2) crop and livestock combination, (3) livestock and produce

Borrowers with some receipts from off-farm work during year before first loan: 43 percent

Borrowers with some receipts from off-farm work during last year of record: 48 percent

Borrowers who were farm operators during year before first loan who reported receipts from benefit payments during year before first loan: 17 percent

Borrowers with receipts from benefit payments during last year of record: 40 percent

Median net worth at time of first loan: \$347

Median net worth, excluding equity in farm real estate, at time of first loan: \$278

Median change in net worth: \$19

Median change in net worth, excluding equity in farm real estate: \$1

Borrowers reporting an increase in net worth: 53 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 51 percent

Median value of assets at time of first loan: \$455

Median liabilities at time of first loan: \$67

Median change in liabilities: \$249

Borrowers with no cows or other cattle at time of first loan: 24 percent

Borrowers with no cows or other cattle at time of last record: 10 percent

Borrowers with no hens or other poultry at time of first loan: 16 percent

Borrowers with no hens or other poultry at time of last record: 7 percent



Borrowers with no sows or other hogs at time of first loan: 51 percent

Borrowers with no sows or other hogs at time of last record: 25 percent

Borrowers entering RR program between March 1, 1936 - February 28, 1937  
receiving more than 1 standard loan by February 28, 1939: 69 percent

Most important major purposes of loans as measured by amount of money loaned:  
(1) livestock and poultry, (2) current farm operating expenses

Most important major purposes of loans as measured by percentage of borrowers  
receiving loans for specified purposes: (1) Current farm operating  
expenses, (2) livestock and poultry, (3) family expenses

Borrowers loaned money for family expenses: 30 percent

Borrowers receiving some grants sometime between March 1936 and February 1939:  
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\* Not available for Region VIII at the time this set of tables was released, but a copy will be supplied when the data are tabulated.

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## A detailed map of Texas divided into counties, each labeled with its name. The map uses different hatching patterns to categorize regions as defined in the legend below it. The categories include Western Oklahoma, Eastern Oklahoma, East Texas, Texas blackland, South Texas, and West Texas general farming. Major cities like El Paso, Austin, Dallas, Houston, San Antonio, and Fort Worth are also indicated by dots or small symbols.

U. S. DEPARTMENT OF AGRICULTURE

BUREAU OF AGRICULTURAL ECONOMICS



Tables 1, 2, and 3

More than three-fifths, 63 percent, of the 1,631 borrowers in the sample lived in Texas, the balance in Oklahoma. One-fourth of all borrowers lived in East Texas, 17 percent in the Texas Blackland, 15 percent in West Texas, and 7 percent in South Texas. Another one-fourth of the borrowers were in Eastern Oklahoma and 13 percent in Western Oklahoma. The 2 States were broken into the 4 Areas in accordance with the suggestions of the regional FSA Research Advisory Committee.

Over two-fifths, 42 percent, of the borrowers entered the standard loan program during the first period covered by the study (March 1, 1936 to February 28, 1937); over one-fourth, 26 percent, entered the program during the second period (March 1, 1937 to February 28, 1938); and less than one-third, 30 percent, entered during the third period (March 1, 1938 to February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for close to 40 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 48 percent of the borrowers, to the second crop year after the first standard loan for 13 percent, and to the third crop year after the first standard loan for 12 percent.

The relation between the period of the first standard loan and the crop year after the first loan in which the last record of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 450 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data, it is known that of the 594 borrowers with last records for the second crop year after the first loan, 301 entered the program during the early part of the first period and 41 during the latter part of the first period and the performance of these borrowers covers the 1937 and 1938 crop years, respectively, while 252 entered during the second period and have a record of performance which covers the 1938 crop. Of the 1,726 borrowers whose last records applied to the first crop year after the first standard loan, 711 entered the program during the early part of the first period and 29 during the latter part of the first period and have records covering the 1936 and 1937 crops, respectively; 1,009 entered during the early part and 471 during the latter part of the second period and have records covering the 1937 and 1938 crops, respectively; while all of the 326 third period borrowers have records which necessarily pertain to the 1938 crop.

Thus of the 2,770 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 1,540 or 55 percent, the 1937 crop for 519 or 19 percent, and the 1936 crop for 711 or 26 percent.



TABLE 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by Areas 1/

Borrower's Area of residence at time of first standard loan	Total	First standard loan authorized	Second standard loan authorized	Third standard loan authorized
Eastern Oklahoma	745	184	245	316
Western Oklahoma	1,394	352	590	452
East Texas	1,407	806	270	331
Texas Blackland	948	451	329	168
South Texas	379	152	88	139
West Texas	757	306	177	274
Total, all Areas	5,630	2,350	1,509	1,771
	Percent	Percent	Percent	Percent
Eastern Oklahoma	100.0	24.7	32.9	42.4
Western Oklahoma	100.0	27.4	42.2	30.4
East Texas	100.0	61.5	19.2	19.3
Texas Blackland	100.0	48.6	34.1	17.3
South Texas	100.0	39.9	23.2	36.9
West Texas	100.0	40.4	23.4	36.2
Total, all Areas	100.0	41.7	26.4	31.9

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

2/ The Areas were suggested and delineated by the FSA Research Advisory Committee in Region VIII.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.



TABLE IN HAND: Number and percentage of borrowers who have been on the program between first standard loan and last record 1 crop year after entry on standard loan program, by Texas 1/

Borrower's last of residence at time of first standard loan	Between first loan and last record 1 crop year					
	No record after first loan	On program	On program	On program	On program	On program
Total	less than 1/2 crop year	1/2 to 1 crop year	1 to 2 crop years	2 to 3 crop years	3 to 4 crop years	4 or more crop years
	Number	Percent	Number	Percent	Number	Percent
Eastern Oklahoma	764	235	206	170	67	46
Eastern Oklahoma	3,372	360	302	221	137	17
East Texas	1,277	169	131	73	15	2
Texas Blackland	969	171	276	204	98	34
West Texas	379	81	129	129	19	2
West Texas	777	132	262	251	61	5
Total, all Areas	5,511	1,048	1,833	1,726	504	480
	Percent	Percent	Percent	Percent	Percent	Percent
Eastern Oklahoma	100.0	13.4	42.1	40.0	10.3	8.0
Eastern Oklahoma	100.0	10.7	44.8	41.8	15.6	1.7
East Texas	100.0	13.3	26.1	20.3	3.3	0.2
Texas Blackland	100.0	17.7	35.7	27.8	12.6	3.4
South Texas	100.0	21.4	43.3	42.3	6.4	7.3
West Texas	100.0	21.4	33.8	33.8	5.0	0.5
Total, all Areas	100.0	19.0	33.3	31.3	9.1	8.7

1/ Number of crop years is determined by the interval between the date of the first and home plan (FD-14) made out by the borrower and the county supervisor at the time of application for the first standard loan and the date of the last farm and home plan filled out after entry on the standard loan program. For example, in most sections a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan. In Region VIII, at the suggestion of regional office personnel, the crop year was considered as beginning September 1 in a few lower Rio Grande Valley counties, January 1 in the remainder of Texas and in northeastern Oklahoma, August 1 in northwestern Oklahoma, and November 1 in southern Oklahoma.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 194 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939. (194)



THE UNIVERSITY OF CHICAGO

STUDYING IS SIMPLE. Easier and percentage of borrowers in sample classified by period of first standard HE loan  $\bar{1}$  and by number of prior loans  $\bar{2}$  between first standard loan and last available record of performance after entry on standard HE program, by area

Portraits revealing first standard long between

Borrower's:		3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39	
Area of residence at time of first standard loan	Area of residence at time of first standard loan	Crop years between first loan and last record	Crop years between first loan and last record	Crop years between first loan and last record	Crop years between first loan and last record	Crop years between first loan and last record	Crop years between first loan and last record
Western	Western	1	2	1	2	1	2
California	California	1	2	1	2	1	2
Delaware	Delaware	1	2	1	2	1	2
Illinois	Illinois	1	2	1	2	1	2
Indiana	Indiana	1	2	1	2	1	2
Iowa	Iowa	1	2	1	2	1	2
Kansas	Kansas	1	2	1	2	1	2
Michigan	Michigan	1	2	1	2	1	2
Minnesota	Minnesota	1	2	1	2	1	2
Missouri	Missouri	1	2	1	2	1	2
Montana	Montana	1	2	1	2	1	2
Nebraska	Nebraska	1	2	1	2	1	2
Nevada	Nevada	1	2	1	2	1	2
New Hampshire	New Hampshire	1	2	1	2	1	2
New Jersey	New Jersey	1	2	1	2	1	2
New Mexico	New Mexico	1	2	1	2	1	2
New York	New York	1	2	1	2	1	2
North Carolina	North Carolina	1	2	1	2	1	2
North Dakota	North Dakota	1	2	1	2	1	2
Ohio	Ohio	1	2	1	2	1	2
Oklahoma	Oklahoma	1	2	1	2	1	2
Oregon	Oregon	1	2	1	2	1	2
Pennsylvania	Pennsylvania	1	2	1	2	1	2
Rhode Island	Rhode Island	1	2	1	2	1	2
South Carolina	South Carolina	1	2	1	2	1	2
South Dakota	South Dakota	1	2	1	2	1	2
Tennessee	Tennessee	1	2	1	2	1	2
Texas	Texas	1	2	1	2	1	2
Vermont	Vermont	1	2	1	2	1	2
Virginia	Virginia	1	2	1	2	1	2
Washington	Washington	1	2	1	2	1	2
West Virginia	West Virginia	1	2	1	2	1	2
Wisconsin	Wisconsin	1	2	1	2	1	2
Wyoming	Wyoming	1	2	1	2	1	2

1/ Period of first standard loan is the period during which first standard RR loan was authorized.  
2/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) filed out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, in most regions a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan. In Region VII, at the suggestion of regional office personnel, the crop year was considered as beginning September 1 in a few lower Rio Grande Valley counties, January 1 in the remainder of Texas and in northeastern Oklahoma, August 1 in northwestern Oklahoma, and November 1 in southern Oklahoma.

3 No record after first loan expected because first standard loan was received after August 31, 1938.



STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard FSA loan.

Status	Year	Borrowers receiving first standard loan				
		3/1/35	3/1/37	3/1/38	3/1/39	
		Number	Percent	Percent	Percent	Percent
Active	1930	1,400	6.0	84.3	91.9	
1931	1931	1,400	9.2	14.0	30.3	3.7
During period of first loan			3.3	5.0	5.2	2.1
After period of first loan	1932	1,400	5.9	9.0	7.6	
1933	1933	1,400	10.6	84.0	5.7	0.4
1934	1934	1,400	200.0	200.0		
1935	1935	1,400				
1936	1936	1,400				
1937	1937	1,400				
1938	1938	1,400				
1939	1939	1,400				

1/ A borrower was considered active if the amount repaid was less than the amount received from the FSA and the borrower was still classified as active.

2/ A borrower was considered paid up if the amount repaid to FSA equaled or exceeded the amount received from the FSA and the borrower was classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available for each State in the Region.

Twenty-nine percent of the borrowers were still active at the close of the period of study (February 28, 1939); 2 percent were paid up and the balance of 12 percent were inactive. The majority of the paid up and inactive borrowers had entered the program during the first period. Three percent of all borrowers paid up during the first period. The first period borrowers who did not pay up were inactive.

None of the 520 paid up borrowers and 543 of the 651 inactive borrowers were liquidated by a public sale.

Only 1 Region had a larger percentage of first period borrowers who were inactive by the close of the period of study.



[illegible][illegible]

and the case was not classified as not as inadvisable.

...where the case had been classified as inactive by TEA.

most loans with 16 percent had already had to pay a proportion of paid up borrowers as did any of the other areas except South Texas with 75 percent. West Texas with one-fifth of the borrowers classified as such had the smallest percentage and the other areas between Oklahoma with 6 percent and active borrowers ranged from 22 percent in East Texas to 86 percent in Western Oklahoma.

[illegible]



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A comparable table is also available for each nation in the Region.



Table 7.-AGE AND SEX OF BORROWERS BY AREA AND PERCENTAGE OF ALL BORROWERS IN HOUSEHOLDS OF BORROWERS AT TIME OF FIRST STANDARD LOAN, BY AGE AND SEX, BY AREA

Age at time of first standard loan	Persons in households of borrowers by area of residence at time of first standard loan								
	Total persons			Oklahoma			East Texas		
	1/	1/	1/	1/	1/	1/	1/	1/	1/
	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
under 5	13.8	7.0	6.6	13.2	6.8	6.2	15.5	7.6	7.0
5 to 9	14.9	7.6	7.2	13.9	7.2	6.7	16.8	8.2	8.0
10 to 14	16.5	8.7	8.0	15.1	8.2	7.3	18.9	9.0	8.5
15	2.8	1.4	1.4	2.6	1.4	1.2	2.8	1.3	1.5
Total, under 16	24.0	12.5	12.2	23.8	12.4	11.4	27.2	13.1	12.5
16 to 24	13.9	6.5	7.6	11.1	5.8	6.3	14.2	6.0	6.2
25 to 34	11.2	6.7	4.6	12.1	6.2	5.9	9.3	6.6	2.7
35 to 44	10.4	6.2	4.2	11.4	5.7	5.7	9.3	6.8	2.5
45 to 54	8.7	5.7	3.0	8.5	5.0	3.5	7.9	6.2	1.7
55 to 64	4.3	3.1	1.1	4.7	3.5	1.2	3.5	2.8	0.7
65 and over	2.4	2.0	0.4	1.2	0.7	0.5	1.4	1.1	0.3
Total	100.0	55.7	44.3	100.0	52.5	47.5	100.0	56.6	43.4
Number of persons reporting are 1/1	21,284			3,892			1,401		

\* Separate tabulations are not available for Eastern and Western Oklahoma as in other tables.



Table 7: (Continued) AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard FICO loan, by age and sex, by Areas

Age at time of first standard loan	Persons in households of borrowers by Areas of residence at time of first standard loan									
	Texas		South Texas		West Texas		Total		Total	
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	11.2	6.5	6.6	13.5	6.9	6.3	13.9	7.1	6.2	
5 to 9	11.5	7.3	7.7	13.5	7.2	6.4	14.7	7.8	6.9	
10 to 14	17.9	12.1	1.5	1.8	6.0	6.6	15.8	7.6	8.1	
15 to 19	1.2	1.3	1.1	1.3	1.3	1.3	3.9	1.7	1.3	
Total under 20	42.7	26.2	13.9	45.3	22.4	21.2	45.8	24.2	23.6	
20 to 24	15.2	8.1	7.0	15.3	8.6	6.3	15.0	8.7	7.1	
25 to 29	11.2	7.8	4.2	11.8	7.5	4.3	12.3	7.7	4.6	
30 to 34	9.7	5.4	3.1	9.5	5.7	3.8	10.2	6.5	3.7	
35 to 39	9.1	4.7	3.6	9.1	5.3	3.3	9.3	6.3	3.8	
40 to 44	4.3	2.3	1.0	6.6	4.9	1.7	4.4	3.3	1.1	
45 and over	1.3	1.0	0.3	2.4	1.4	1.0	1.3	0.8	0.6	
Total	100.0	57.2	100.0	57.3	41.6	40.3	100.0	57.2	41.6	
Number of persons reporting age 2/	1,698		1,448		2,390					

1/ Total includes all persons for whom age was known, regardless of whether sex was known.

2/ Exclusive of 2,302 persons whose age was unknown.

3/ Based upon 5,511 borrowers, all of whom reported some age data for their household members.

East Texas had the largest percentage of persons under 16 in some areas of borrowers. Differences between Areas were not marked for such groupings as persons aged 16 to 24, for persons aged 65 and over, or for males 16 to 64. In each Area the men outnumbered the women.

The age of 13 percent of all persons was not reported.



Table 8.-SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard PR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
1	56	1.0	1.7	0.8	0.3	
2	780	13.9	14.3	13.3	13.9	
3	1,061	18.8	16.5	20.2	20.7	
4	1,063	18.8	17.2	19.5	20.5	
5	831	14.8	15.2	13.3	15.5	
6	679	12.1	12.2	11.5	12.4	
7	485	8.6	9.0	9.4	7.3	
8	309	5.5	6.4	5.6	4.1	
9	177	3.1	3.6	3.0	2.7	
10	119	2.1	2.4	2.1	1.7	
11 and over	71	1.3	1.5	1.3	0.9	
Total	721	100.0	100.0	100.0	100.0	
Number reporting	5,631		2,350	1,599	1,682	
Number not reporting	---		---	---	---	
Median number of persons in household	4.9		5.0	4.8	4.7	

Note: A comparable table is also available for each Area in the Region.

The median size of household was 4.9 persons. The median size declined each period being 5.0, 4.8, and 4.7 persons per household for first, second, and third period borrowers. Families of 3, 4, and 5 persons made up 52 percent of the total, while those of 1 or 2 persons were 15 percent and those of 6 or more were 33 percent of the total. Single persons and households of 8 or more persons were relatively more common in the first period than in the other two periods.



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Region VIII

Table 9.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by Areas

Number of persons in household at time of first standard loan	Borrower's Area of residence at time of first standard loan							
	Total		Western	Eastern	East	Texas	South	West
	borrowers		Oklahoma	Oklahoma	Texas	Black	Texas	Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
1	56	1.0	1.2	0.4	0.7	1.4	2.6	1.2
2	780	13.9	14.1	13.2	13.9	13.3	14.5	15.1
3	1,061	18.8	23.5	17.8	16.3	18.7	21.6	19.9
4	1,061	18.8	17.6	19.2	20.3	17.9	16.4	19.0
5	831	14.8	15.3	13.3	16.0	14.6	16.1	14.0
6	679	12.1	11.3	12.5	12.1	11.6	10.6	11.2
7	481	8.6	8.5	10.6	7.4	9.6	6.3	7.3
8	309	5.5	4.2	6.4	5.6	5.3	5.3	5.3
9	177	3.1	2.7	3.2	3.6	3.4	2.4	2.8
10	119	2.1	1.1	2.2	2.7	2.2	2.4	2.7
11 and over	71	1.3	0.5	1.2	1.2	2.0	1.5	0.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,631		744	1,395	1,407	949	379	757
Number not reporting	---		---	---	---	---	---	---
Median number of persons in household	4.9		4.6	5.0	4.9	4.9	4.7	4.7

Eastern Oklahoma had the largest households with a median size of 5.0 persons, while Western Oklahoma had the smallest with a median of 4.6 persons.



Table 30.-FAMILY COMPOSITION: Number and percentage of borrowers classified by number and composition of size of direct standard

Composition	Total	Percent
Direct standard loan	Number	Percent
Normal families	4,474	84.0
Husband-wife; 2 persons	75	1.4
Husband-wife, 1 child under 16	1	0.0
Husband-wife, 2 children under 16; 4 persons	564	10.0
Husband-wife, 3 or more children under 16; 5 or more persons	1	0.0
Husband-wife, 1 or more persons 16 or older; 3 or more persons	116	2.1
Husband-wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	30	0.5
Husband-wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	1	0.0
Unusual families 1/	188	3.6
Nonfamily types 2/	69	1.3
Total reporting	5,333	100.0

1/ Male or female without spouse but with 1 or more children.

2/ Single head only or single head and another same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers as only 5 percent were not of this type. Almost three-fourths, 74 percent, of the families were normal families with 1 or more children under 16. One-third, 34 percent, of the families had 1 or more persons aged 16 or older in addition to the husband and wife. More than one-fourth, 27 percent, contained a husband and wife, children under 16, and also persons - usually children - aged 16 or older. One-seventh of the families consisted of only husband and wife.



Table 11.-AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by Areas

Age of household head	Total borrowers		Borrower's Area of residence at time of first standard loan					
			Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black.	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
16 to 24	480	8.6	10.8	8.9	9.2	7.1	4.5	8.8
25 to 34	1,406	25.2	27.4	25.1	24.5	23.4	25.3	26.8
35 to 44	1,437	25.8	26.6	26.5	25.9	26.2	21.9	25.1
45 to 54	1,346	24.1	21.3	23.9	24.2	26.9	23.5	24.1
55 to 64	734	13.2	11.5	13.4	12.2	13.2	19.7	12.9
65 and over	371	6.7	6.4	2.2	4.0	3.2	5.1	2.2
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,574		741	1,387	1,386	935	375	750
Number not reporting	27		3	8	21	14	4	7
Median age of household head	41.3		39.4	41.0	41.3	42.4	44.2	40.7

The median age of borrowers was 41 years. About 9 percent were under 25 and 16 percent were aged 55 and over. Western Oklahoma had the largest percentage of household heads under 25; South Texas had the largest percentage aged 55 and over, 29 percent, and also the oldest median age, 44 years. Western Oklahoma borrowers averaged the youngest, 39 years.

The following table shows the number of persons in the United States in 1900, by race and sex, and by age and sex.

Age	Sex	White		Colored		Total	
		Male	Female	Male	Female	Male	Female
Under 5	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
Under 5	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
5 to 14	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
5 to 14	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
15 to 24	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
15 to 24	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
25 to 34	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
25 to 34	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
35 to 44	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
35 to 44	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
45 to 54	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
45 to 54	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
55 to 64	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
55 to 64	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
65 to 74	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
65 to 74	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
75 to 84	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
75 to 84	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
85 and over	Male	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
85 and over	Female	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	2,000,000
Total	Male	10,000,000	10,000,000	10,000,000	10,000,000	20,000,000	20,000,000
Total	Female	10,000,000	10,000,000	10,000,000	10,000,000	20,000,000	20,000,000

The following table shows the number of persons in the United States in 1900, by race and sex, and by age and sex.

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Table 12.-EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by Areas

Highest grade finished			Borrower's Area of residence at time of first standard loan						
	Total		Western	Eastern	East	Texas	South	West	
	borrowers		Oklahoma	Oklahoma	Texas	Black.	Texas	Texas	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
None	68	2.4	0.5	2.9	3.8	1.2	5.7	1.5	
1 to 3	215	7.5	4.2	3.5	11.8	6.1	10.2	4.0	
4 to 5	487	16.9	11.1	12.5	22.0	16.1	21.6	9.5	
6	285	9.9	8.7	10.4	9.4	10.3	6.8	12.8	
7	359	12.5	9.2	9.6	16.1	18.3	13.1	19.2	
8	773	26.9	37.8	31.2	18.0	17.1	17.6	16.1	
9	217	7.5	7.6	6.4	6.4	10.0	8.0	10.6	
10	153	5.5	4.7	4.1	4.8	10.0	4.1	9.1	
11	161	5.6	6.1	3.1	5.9	7.6	9.1	9.9	
12	93	3.2	7.0	3.2	1.3	0.3	1.1	1.1	
13 or more	22	2.1	2.1	1.1	0.5	3.0	2.3	6.2	
Total	331	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	2,675		576	1,147	373	329	176	274	
Number not reporting	2,756		168	242	1,034	620	203	481	
Median grade finished by household head	8.0		8.4	7.5	7.2	7.9	7.4	8.2	

Almost one-half, 45 percent, of the heads did not complete the eighth grade; 20 percent stopped at the end of the eighth grade or stopped before completing the ninth grade; 5 percent completed at least the twelfth grade. Two percent were reported as completing 13 or more years beyond the twelfth grade. The median grade finished was 8.0. Western Oklahoma borrowers had the most schooling; only one-third of them did not finish the eighth grade as compared with between 47 and 63 percent for the other Areas while 10 percent completed 13 or more grades as compared with between 2 and 7 percent in the other Areas. The median grade finished ranged from 8.4 in Western Oklahoma to 7.2 in East Texas. The education was not reported for almost half of all household heads; the data were most incomplete for East Texas.

1. The first part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

2. The second part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

3. The third part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

4. The fourth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

5. The fifth part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

6. The sixth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

7. The seventh part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

8. The eighth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

9. The ninth part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

10. The tenth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

11. The eleventh part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

12. The twelfth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

13. The thirteenth part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

14. The fourteenth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

15. The fifteenth part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

16. The sixteenth part of the report is a detailed account of the work done during the year. It is a full and complete statement of the work, and is intended to give a detailed account of the progress made.

17. The seventeenth part of the report is a summary of the work done during the year. It is a brief statement of the results of the work, and is intended to give a general idea of the progress made.

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Table 13.—EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan

Highest grade finished	Total : borrowers	Age of head						
		16 to:	25 to:	35 to:	45 to:	55 to:	65 and over	Unknown
		Number	Number	Number	Number	Number	Number	Number
None	68	1	5	13	23	17	4	—
1 to 3	215	3	23	63	86	31	7	—
4 to 5	487	18	87	125	151	89	17	—
6	285	10	53	94	80	40	3	—
7	359	29	99	103	69	49	4	1
8	773	71	211	213	173	90	15	—
9	217	31	76	59	34	16	1	—
10	153	23	62	27	24	12	3	—
11	161	31	63	26	25	10	1	—
12	93	22	41	13	10	7	—	—
13 or more	59	8	16	12	16	5	2	—
Unknown	2,756	233	653	634	643	363	114	56
Total	5,631	480	1,406	1,437	1,346	734	171	57
Median grade finished by household head:	8.0	8.9	8.5	7.8	7.0	7.1	6.2	*

\* Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each Area in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads and lowest for the oldest.



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Tables 14 and 15

One-fifth of the households had 1 or more male youths (other than the household head) aged 16 to 24. Sixteen percent of the households had 1 youth, 4 percent had 2 youths, and 1 percent had 3 or more youths.

East Texas had the smallest proportion of households with male youths aged 16 to 24 and Eastern Oklahoma had the largest proportion.



Table 14.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard FR loan, by period of first standard loan

Number of male youths aged 16 to 24	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
None	3,924	78.4	82.9	77.4	73.7	
1	824	16.4	13.0	17.1	19.9	
2	207	4.1	3.4	4.5	4.7	
3 or more	57	1.1	0.7	1.0	1.7	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	5,012		1,917	1,473	1,622	
Number not reporting	619		433	126	60	

Note: A comparable table is also available for each area in the Region.

(5A-3)

Table 15.-NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard FR loan, by area

Number of male youths aged 16 to 24	Total		Borrowers' Area of residence at time of first standard loan					
	borrowers		Western Oklahoma	Eastern Oklahoma	East Texas	Texas Black	South Texas	West Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
None	3,924	78.4	77.4	75.1	81.5	79.7	76.5	79.3
1	824	16.4	16.9	19.0	14.3	15.5	17.0	15.4
2	207	4.1	4.2	4.6	3.3	3.7	4.2	5.0
3 or more	57	1.1	1.5	1.3	0.9	1.1	2.3	0.3
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	5,012	712	1,348	1,183	87	311	661	
Number not reporting	619	32	37	224	62	68	96	

(5A-4)

THESE ARE THE RESULTS OF THE  
ANALYSIS OF THE SAMPLES  
COLLECTED AT THE SITE OF THE  
DISASTROUS COLLISION OF THE  
STEAMSHIP "ALBATROSS" WITH THE  
SUBMARINE "H.L. HUNTER" ON  
JANUARY 15, 1945, OFF THE  
COAST OF NEW JERSEY.

ITEM	QUANTITY	UNIT	ANALYST
1. STEEL	10.0	LB.	J. H. HUNTER
2. IRON	5.0	LB.	J. H. HUNTER
3. COPPER	2.0	LB.	J. H. HUNTER
4. ALUMINUM	1.0	LB.	J. H. HUNTER
5. ZINC	0.5	LB.	J. H. HUNTER
6. LEAD	0.2	LB.	J. H. HUNTER
7. SILVER	0.1	LB.	J. H. HUNTER
8. GOLD	0.05	LB.	J. H. HUNTER
9. PLATINUM	0.02	LB.	J. H. HUNTER
10. OTHER	0.01	LB.	J. H. HUNTER

THE ABOVE RESULTS WERE OBTAINED BY THE  
USE OF THE FOLLOWING METHODS:  
1. STEEL - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
2. IRON - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
3. COPPER - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
4. ALUMINUM - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
5. ZINC - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
6. LEAD - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
7. SILVER - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
8. GOLD - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
9. PLATINUM - BY THE USE OF THE  
SPECTROSCOPIC METHOD.  
10. OTHER - BY THE USE OF THE  
SPECTROSCOPIC METHOD.

ITEM	QUANTITY	UNIT	ANALYST
1. STEEL	10.0	LB.	J. H. HUNTER
2. IRON	5.0	LB.	J. H. HUNTER
3. COPPER	2.0	LB.	J. H. HUNTER
4. ALUMINUM	1.0	LB.	J. H. HUNTER
5. ZINC	0.5	LB.	J. H. HUNTER
6. LEAD	0.2	LB.	J. H. HUNTER
7. SILVER	0.1	LB.	J. H. HUNTER
8. GOLD	0.05	LB.	J. H. HUNTER
9. PLATINUM	0.02	LB.	J. H. HUNTER
10. OTHER	0.01	LB.	J. H. HUNTER

Table 16.—YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

Years on farm to be operated	Total borrowers	
	Number	Percent
Less than 1	1,311	51.3
1 but less than 2	102	5.3
2 or more	274	16.4
Total reporting	1,687	100.0
Number not reporting	2,724	

Eighty-six percent of the borrowers had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; 30 percent had been on this farm less than 1 year. A considerable part of what appears to be a high rate of mobility is due to the fact that one-fifth, 20 percent, of the borrowers were starting in as farm operators; during the major part of the year before the first loan they were farm laborers or nonfarm. Information concerning "years on farm" was known for one-third of the borrowers in the sample.

1880-1881

1. The first part of the year was spent in the study of the history of the country. The second part was spent in the study of the geography of the country. The third part was spent in the study of the natural history of the country. The fourth part was spent in the study of the political history of the country. The fifth part was spent in the study of the social history of the country. The sixth part was spent in the study of the economic history of the country. The seventh part was spent in the study of the cultural history of the country. The eighth part was spent in the study of the religious history of the country. The ninth part was spent in the study of the scientific history of the country. The tenth part was spent in the study of the literary history of the country. The eleventh part was spent in the study of the artistic history of the country. The twelfth part was spent in the study of the philosophical history of the country. The thirteenth part was spent in the study of the legal history of the country. The fourteenth part was spent in the study of the medical history of the country. The fifteenth part was spent in the study of the military history of the country. The sixteenth part was spent in the study of the naval history of the country. The seventeenth part was spent in the study of the air history of the country. The eighteenth part was spent in the study of the space history of the country. The nineteenth part was spent in the study of the future history of the country. The twentieth part was spent in the study of the past history of the country.

2. The first part of the year was spent in the study of the history of the country. The second part was spent in the study of the geography of the country. The third part was spent in the study of the natural history of the country. The fourth part was spent in the study of the political history of the country. The fifth part was spent in the study of the social history of the country. The sixth part was spent in the study of the economic history of the country. The seventh part was spent in the study of the cultural history of the country. The eighth part was spent in the study of the religious history of the country. The ninth part was spent in the study of the scientific history of the country. The tenth part was spent in the study of the literary history of the country. The eleventh part was spent in the study of the artistic history of the country. The twelfth part was spent in the study of the philosophical history of the country. The thirteenth part was spent in the study of the legal history of the country. The fourteenth part was spent in the study of the medical history of the country. The fifteenth part was spent in the study of the military history of the country. The sixteenth part was spent in the study of the naval history of the country. The seventeenth part was spent in the study of the air history of the country. The eighteenth part was spent in the study of the space history of the country. The nineteenth part was spent in the study of the future history of the country. The twentieth part was spent in the study of the past history of the country.

Table 17. TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RA loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between		
	3/1/35 - 2/28/37	2/28/37 - 2/28/38	2/28/38 - 2/28/39
	Percent	Percent	Percent
0	69.2	30.7	47.8
1	24.3	13.5	2.2
2	2.7	0.8	—
3	0.8	—	—
4 or more	—	—	—
Total	100.0	100.0	100.0
Number reporting:	1,537	1,279	1,664
Number not reporting	743	320	28

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RA loan and February 28, 1939. Note: A comparable table is also available for each Area in the Region.

Nearly one-third of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was only 1 change. One-fifth of the second and 2 percent of the third period borrowers had changed farms.



Table 18.--TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status :		Borrowers receiving				
year before :		first standard loan between				
first standard loan :	Total borrowers	3/1/36- : 3/1/37- : 3/1/38- 2/28/37 : 2/28/38 : 2/28/39				
	Number	Percent	Percent	Percent	Percent	Percent
Full owner	801	15.0	14.5	11.9	13.7	
Part owner 2/	221	4.2	2.2	3.5	7.3	
Tenant	2,707	50.3	42.9	56.4	55.7	
Cropper	511	9.6	12.4	9.4	6.2	
Hired or unpaid farm laborer	405	7.6	7.5	9.2	6.3	
Nonfarm	679	12.8	20.5	9.6	5.8	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	3,324		2,120	1,543	1,636	
Number not reporting	307		230	51	26	

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each Area in the Region; a table showing the type and length of lease is available for 224 borrowers reporting lease data out of the 3,439 borrowers who rented land.

One-fifth, 19 percent, of the borrowers owned all or part of the farm operated during the year before entry on RR. Fifty-one percent were tenants, about 10 percent were croppers, 7 percent were farm laborers, and 13 percent were not in agriculture during the major part of the crop year. The percentage of borrowers accepted who were owners increased from approximately 16 percent in the first and second periods to 26 percent in the third period. The percentage who were tenants increased from 43 to 56 percent. The percentage of borrowers who had been "nonfarm" decreased from 20 to 6 percent from the first to the third periods. The proportion who had been farm laborers was largest among the second period group - 9 percent.



Table 13.--TENURE STATUS OF BORROWERS BY AREA: Number and percentage of borrowers classified by tenure status during year before first standard loan, by area

Tenure status year before first standard loan			Borrower's area of residence at time of first standard loan						
	Total		Western:	Eastern:	East	Texas:	South:	West:	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	801	15.0	12.5	10.0	20.4	12.0	26.5	16.5	
Part owner <sup>2/</sup>	221	4.2	5.9	2.9	4.5	3.2	9.5	3.2	
Tenant	2707	50.8	56.6	53.2	45.7	54.9	46.1	46.1	
Cropper	511	9.6	7.2	11.1	11.9	9.6	3.6	7.0	
Hired or unpaid farm laborer	405	7.6	10.7	14.9	2.2	3.4	2.5	7.6	
Seasonal	679	12.8	7.1	7.9	15.3	16.9	11.4	18.5	
Not reporting	307	5.8	130.0	100.0	100.0	100.0	100.0	100.0	
Other (seasonal)	304	5.7	7.5	13.0	12.9	9.7	3.0	7.0	
Other not reporting	307	5.8	9	29	115	47	73	31	

<sup>1/</sup>Tenure status is that held during major part of crop year before first standard loan.

<sup>2/</sup>Part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 224 borrowers reporting lease data out of the 3,439 borrowers who rented land.

Wentons were most frequent in South Texas, where 26 percent of the borrowers owned all or part of the farm operated during the year before the first standard loan compared to 13 percent in Eastern Oklahoma which had the smallest proportion of owners. The proportion of tenants varied from about 46 percent in East Texas and South Texas to 57 percent in Eastern Oklahoma. East Texas and Eastern Oklahoma had the largest percentage of croppers. Borrowers who had been farm laborers were most frequently found in Eastern Oklahoma and least often in East Texas. Almost one-fifth of the West Texas borrowers had not been associated with farm operations the year before the first loan, as compared to the other extreme of 7 percent in Western Oklahoma.



Table 10.—TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Borrowers					
	Number	Percent	1 year	2 years	3 years	4 or more
Full owner	372	13.8	14.4	11.5	14.5	
Part owner 2/	188	7.0	6.3	7.6	8.8	
Tenant	2,018	77.4	77.2	79.5	76.0	
Cropper	48	1.8	2.1	1.4	0.7	
Total	2,697	100.0	100.0	100.0	100.0	
Number reporting	2,697		1,721	556	420	
Number not reporting 3/	73		5	38	20	

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive 2,861 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 2,159 borrowers reporting lease data out of the 2,324 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

One-fifth, 21 percent, of the borrowers were owners during the last crop year for which a record was available after entry on the RR program; 77 percent were tenants and less than 2 percent were croppers. The proportion of owners was slightly larger for the borrowers who had been on the program 3 years than for those on the program 1 or 2 years.



Table 21.-TENURE STATUS YEAR BEFORE PR AND LAST PR RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard PR program 1/

Tenure status year before first standard loan	Borrowers by tenure status					
	during last year of record after entry on PR					
	Total	Full	Part	Tenant	Cropper	Unknown
	borrowers:	owner	owner 2/	Tenant	Cropper	Known 3/
	Number	Number	Number	Number	Number	Number
Full owner	365	299	53	9	---	4
Part owner 2/	85	6	74	4	---	1
Tenant	1,348	22	18	1,266	2	39
Cropper	270	2	1	240	22	5
Hired or unpaid farm laborer	192	1	3	174	8	6
Nonfarm	350	30	15	301	12	12
Unknown	160	12	22	114	3	6
Total 4/	2,770	373	188	2,038	48	73

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operation.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

4/ Exclusive of 2,861 borrowers with no record after entry on PR.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been croppers, "part-owners," or farm laborers before PR became tenants. The shifts in status were not marked for other tenure groups. Fifteen of the 450 owners and part owners were known to have dropped to a tenant status, while 40 of the 1,348 who had been tenants had changed to an owner status.



Table 22. TENURE STATUS YEAR BEFORE AND NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonhandicapped) aged 16 to 24 in household at time of first standard RR loan <sup>1/</sup>

Tenure status year before	Number of male youths aged 16 to 24					
	Total	0	1	2	3 or more	Unknown
First standard loan borrowers:						
Full owner	803	490	102	25	11	113
Part owner <sup>2/</sup>	321	137	44	5	10	25
Tenant	2,777	1,743	305	150	24	255
Cropper	531	365	71	16	2	56
Hired or unpaid farm laborer	405	349	37	3	2	15
Nonfarm	379	555	33	11	—	70
Unknown	307	202	22	6	3	82
Total	5,631	3,924	624	207	57	619

<sup>1/</sup> Tenure status is that held during major part of crop year.

<sup>2/</sup> A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for (a) each Area in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each Area by each of the 3 periods of first standard loan.

A larger proportion of owners than of any other group had male youths in their households.



Table 23.-SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
Less than 20	187	4.9	9.2	3.6	1.6	
20 to 49	767	20.3	32.3	16.4	10.6	
50 to 99	1,187	31.4	32.8	35.5	26.4	
100 to 174	1,045	27.7	18.9	30.7	34.5	
175 to 259	306	8.1	4.0	8.0	12.6	
260 to 499	222	5.9	2.2	5.0	10.6	
500 to 999	52	1.4	0.5	0.8	2.8	
1,000 and over	12	0.3	0.1	—	0.9	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	3,778		1,385	1,114	1,279	
Number not reporting	753		364	190	199	
Median acres in farm	89		63	92	125	

1/ Exclusive of 1,100 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each Area in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 89 acres, being 63 acres for the first period, 92 acres for the second, and 125 acres for the third period borrowers. One-fourth of all farms were under 50 acres; almost one-third, 31 percent, were 50 to 99 acres; 28 percent were 100 to 174 acres, and 16 percent were 175 acres and over in size.



Table 24. SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by Areas 1/

Acres in farm year before first standard loan	Borrower's Area of residence at time of first standard loan							
	Western Oklahoma	East Texas	South Texas	Black Texas	West Texas	Arkansas	Missouri	Oklahoma
Less than 20	187	4.9	1.6	3.5	7.2	6.5	8.6	3.5
20 to 49	767	20.3	5.3	20.3	35.5	19.8	21.9	6.6
50 to 99	1,167	31.4	13.9	41.0	34.8	37.0	27.4	20.8
100 to 174	1,045	27.7	47.1	26.7	16.1	25.6	23.6	34.6
175 to 259	306	8.1	13.2	5.2	4.4	7.0	11.6	15.3
260 to 499	222	5.9	16.4	2.6	1.4	3.4	5.6	12.5
500 to 999	52	1.4	2.1	0.6	0.5	0.7	0.9	5.0
1,000 and over	12	0.3	0.4	0.1	0.1	—	0.4	1.5
Total	3,773	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	3,773	568	948	975	597	233	457	
Number not reporting	753	46	144	200	161	94	103	
Median acres in farm	89	146	82	60	82	86	110	

1/ Exclusive of 1,100 borrowers reporting no farm during crop year before first standard RR loan.

Farms of Western Oklahoma borrowers before acceptance average about 2½ times larger than those of East Texas, these two Areas representing the extremes in median size of farm with 146 and 60 acres, respectively. More than two-fifths, 43 percent, of the East Texas borrowers had been operating farms under 50 acres in size as compared with the other extreme of only 7 percent of the Western Oklahoma borrowers.



Table 25.--SIZE OF FARM LAST YEAR OF RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
Less than 20 1/	42	1.7	1.6	2.1	1.8	
20 to 49	389	15.9	13.5	11.2	11.8	
50 to 99	894	36.6	35.2	38.8	38.9	
100 to 174	810	33.1	31.2	36.9	35.9	
175 to 259	161	6.6	7.4	4.8	5.5	
260 to 499	121	4.9	4.7	5.0	5.8	
500 to 999	25	1.0	1.2	1.2	---	
1,000 and over	4	0.2	0.2	---	0.3	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	2,446		1,531	517	398	
Number not reporting 2/	324		195	77	52	
Median acres in farm	94		92	97	97	

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 94 acres. The median was 92 acres for the borrowers on the program 1 year and 97 acres for those on 2 and for those on 3 years. Eighteen percent of all farms were under 50 acres, 37 percent were 50 to 99 acres, one-third, 33 percent, 100 to 174 acres, and close to 13 percent were 175 acres and over in size.



At the same time, however, the fact that the majority of borrowers are small in size is not surprising. The fact that the majority of borrowers are small in size is not surprising. The fact that the majority of borrowers are small in size is not surprising.

Farm Income Last Year of Record After Entry in 1934														
	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947
Less than \$20	19	28	28	8	1	1	1	1	1	1	1	1	1	10
\$20 to \$49	66	100	145	67	6	4	1	1	1	1	1	1	1	51
\$50 to \$99	642	1	52	355	154	18	17	4	1	1	1	1	1	63
\$100 to \$179	454	8	12	98	287	31	17	1	1	1	1	1	1	36
\$180 to \$259	110	4	8	14	20	13	13	1	1	1	1	1	1	5
\$260 to \$499	61	1	11	13	7	39	3	1	1	1	1	1	1	3
\$500 to \$999	10	1	1	1	1	1	1	1	1	1	1	1	1	1
\$1,000 and over	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Total	2,790	19	27	559	694	100	151	122	25	4	4	4	4	104

Table 1. Comparability table is also available with borrowers classified by number of crop years (1, 2 or 3) since they entered the program.

This table shows the tendency for borrowers with farms of less than 100 acres before entrance to the program to have smaller farms both before and after entry on the farm loan program. About 60 percent of the farms of 100 acres or more the borrower owned were in evidence as 184 of the 637 borrowers in this category.



Table 27.—ACRES IN CROPS YEAR BEFORE FIRST standard RR loan <sup>1/</sup> and percentage of borrowers classified by acres in crops during year before first standard RR loan <sup>1/</sup>

Acres in crops during year before first standard loan	Total borrowers	
	Number	Percent
Less than 10	132	3.1
10 to 19	449	10.5
20 to 29	674	15.7
30 to 59	1,562	36.4
60 to 99	797	18.6
100 to 149	411	9.6
150 to 199	133	3.1
200 to 399	121	2.8
400 to 599	10	0.2
600 and over	2	*
Total reporting	4,291	100.0
Number not reporting	220	
Median acres in crops	47	

\* Less than 0.05 percent.

<sup>1/</sup> Exclusive of 1120 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 47. Less than one third, 29 percent, of the borrowers had less than 30 acres; more than one third, over 36 percent, had from 30 to 59 acres, and about one-third, 34 percent, had 60 acres or more in crops.



Table 23.-ACRES IN CROPS LAST RR RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	Percent
Less than 10 1/	30	1.1	0.9	1.2	1.8	
10 to 19	121	4.4	4.4	3.9	4.9	
20 to 29	438	15.9	16.6	14.0	19.5	
30 to 59	1,526	55.1	47.2	50.3	43.0	
60 to 99	522	18.3	15.4	13.6	17.6	
100 to 149	219	7.3	6.6	7.6	5.8	
150 to 199	48	1.7	1.5	2.4	1.8	
200 to 399	41	1.5	1.7	1.0	1.1	
400 to 599	3	0.1	0.2	—	—	
600 and over	—	—	—	—	—	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	2,753		1,720	591	447	
Number not reporting 2/	12		6	3	3	
Median acres in crops	48		48	48	46	

1/ May include an occasional borrower reporting no land in crops.

2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 48. Borrowers on the program 1 and 2 years at the time of their last record had the same median, 48 acres, while the median for those on the program 3 years was 2 acres less or 46 acres. About one-fifth, 21 percent, of all the borrowers had less than 30 acres in crops; 43 percent had from 30 to 59 acres, and between 30 and 31 percent had 60 acres or more.



TABLE 28.—ACRES IN CROPS YEAR BEFORE 28 AND LAST FOR 1940-41. Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard loan program.

Year	1939-40	1940-41	1941-42	1942-43	1943-44	1944-45	1945-46	1946-47	1947-48	1948-49	1949-50	1950-51	1951-52	1952-53	1953-54	1954-55	1955-56	1956-57	1957-58	1958-59	1959-60	1960-61	1961-62	1962-63	1963-64	1964-65	1965-66	1966-67	1967-68	1968-69	1969-70	1970-71	1971-72	1972-73	1973-74	1974-75	1975-76	1976-77	1977-78	1978-79	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	1989-90	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39	2039-40	2040-41	2041-42	2042-43	2043-44	2044-45	2045-46	2046-47	2047-48	2048-49	2049-50	2050-51	2051-52	2052-53	2053-54	2054-55	2055-56	2056-57	2057-58	2058-59	2059-60	2060-61	2061-62	2062-63	2063-64	2064-65	2065-66	2066-67	2067-68	2068-69	2069-70	2070-71	2071-72	2072-73	2073-74	2074-75	2075-76	2076-77	2077-78	2078-79	2079-80	2080-81	2081-82	2082-83	2083-84	2084-85	2085-86	2086-87	2087-88	2088-89	2089-90	2090-91	2091-92	2092-93	2093-94	2094-95	2095-96	2096-97	2097-98	2098-99	2099-00	2100-01	2101-02	2102-03	2103-04	2104-05	2105-06	2106-07	2107-08	2108-09	2109-10	2110-11	2111-12	2112-13	2113-14	2114-15	2115-16	2116-17	2117-18	2118-19	2119-20	2120-21	2121-22	2122-23	2123-24	2124-25	2125-26	2126-27	2127-28	2128-29	2129-30	2130-31	2131-32	2132-33	2133-34	2134-35	2135-36	2136-37	2137-38	2138-39	2139-40	2140-41	2141-42	2142-43	2143-44	2144-45	2145-46	2146-47	2147-48	2148-49	2149-50	2150-51	2151-52	2152-53	2153-54	2154-55	2155-56	2156-57	2157-58	2158-59	2159-60	2160-61	2161-62	2162-63	2163-64	2164-65	2165-66	2166-67	2167-68	2168-69	2169-70	2170-71	2171-72	2172-73	2173-74	2174-75	2175-76	2176-77	2177-78	2178-79	2179-80	2180-81	2181-82	2182-83	2183-84	2184-85	2185-86	2186-87	2187-88	2188-89	2189-90	2190-91	2191-92	2192-93	2193-94	2194-95	2195-96	2196-97	2197-98	2198-99	2199-00	2200-01	2201-02	2202-03	2203-04	2204-05	2205-06	2206-07	2207-08	2208-09	2209-10	2210-11	2211-12	2212-13	2213-14	2214-15	2215-16	2216-17	2217-18	2218-19	2219-20	2220-21	2221-22	2222-23	2223-24	2224-25	2225-26	2226-27	2227-28	2228-29	2229-30	2230-31	2231-32	2232-33	2233-34	2234-35	2235-36	2236-37	2237-38	2238-39	2239-40	2240-41	2241-42	2242-43	2243-44	2244-45	2245-46	2246-47	2247-48	2248-49	2249-50	2250-51	2251-52	2252-53	2253-54	2254-55	2255-56	2256-57	2257-58	2258-59	2259-60	2260-61	2261-62	2262-63	2263-64	2264-65	2265-66	2266-67	2267-68	2268-69	2269-70	2270-71	2271-72	2272-73	2273-74	2274-75	2275-76	2276-77	2277-78	2278-79	2279-80	2280-81	2281-82	2282-83	2283-84	2284-85	2285-86	2286-87	2287-88	2288-89	2289-90	2290-91	2291-92	2292-93	2293-94	2294-95	2295-96	2296-97	2297-98	2298-99	2299-00	2300-01	2301-02	2302-03	2303-04	2304-05	2305-06	2306-07	2307-08	2308-09	2309-10	2310-11	2311-12	2312-13	2313-14	2314-15	2315-16	2316-17	2317-18	2318-19	2319-20	2320-21	2321-22	2322-23	2323-24	2324-25	2325-26	2326-27	2327-28	2328-29	2329-30	2330-31	2331-32	2332-33	2333-34	2334-35	2335-36	2336-37	2337-38	2338-39	2339-40	2340-41	2341-42	2342-43	2343-44	2344-45	2345-46	2346-47	2347-48	2348-49	2349-50	2350-51	2351-52	2352-53	2353-54	2354-55	2355-56	2356-57	2357-58	2358-59	2359-60	2360-61	2361-62	2362-63	2363-64	2364-65	2365-66	2366-67	2367-68	2368-69	2369-70	2370-71	2371-72	2372-73	2373-74	2374-75	2375-76	2376-77	2377-78	2378-79	2379-80	2380-81	2381-82	2382-83	2383-84	2384-85	2385-86	2386-87	2387-88	2388-89	2389-90	2390-91	2391-92	2392-93	2393-94	2394-95	2395-96	2396-97	2397-98	2398-99	2399-00	2400-01	2401-02	2402-03	2403-04	2404-05	2405-06	2406-07	2407-08	2408-09	2409-10	2410-11	2411-12	2412-13	2413-14	2414-15	2415-16	2416-17	2417-18	2418-19	2419-20	2420-21	2421-22	2422-23	2423-24	2424-25	2425-26	2426-27	2427-28	2428-29	2429-30	2430-31	2431-32	2432-33	2433-34	2434-35	2435-36	2436-37	2437-38	2438-39	2439-40	2440-41	2441-42	2442-43	2443-44	2444-45	2445-46	2446-47	2447-48	2448-49	2449-50	2450-51	2451-52	2452-53	2453-54	2454-55	2455-56	2456-57	2457-58	2458-59	2459-60	2460-61	2461-62	2462-63	2463-64	2464-65	2465-66	2466-67	2467-68	2468-69	2469-70	2470-71	2471-72	2472-73	2473-74	2474-75	2475-76	2476-77	2477-78	2478-79	2479-80	2480-81	2481-82	2482-83	2483-84	2484-85	2485-86	2486-87	2487-88	2488-89	2489-90	2490-91	2491-92	2492-93	2493-94	2494-95	2495-96	2496-97	2497-98	2498-99	2499-00	2500-01	2501-02	2502-03	2503-04	2504-05	2505-06	2506-07	2507-08	2508-09	2509-10	2510-11	2511-12	2512-13	2513-14	2514-15	2515-16	2516-17	2517-18	2518-19	2519-20	2520-21	2521-22	2522-23	2523-24	2524-25	2525-26	2526-27	2527-28	2528-29	2529-30	2530-31	2531-32	2532-33	2533-34	2534-35	2535-36	2536-37	2537-38	2538-39	2539-40	2540-41	2541-42	2542-43	2543-44	2544-45	2545-46	2546-47	2547-48	2548-49	2549-50	2550-51	2551-52	2552-53	2553-54	2554-55	2555-56	2556-57	2557-58	2558-59	2559-60	2560-61	2561-62	2562-63	2563-64	256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Table 20.--CROP YEAR BEFORE DE: Number and  
percentage of borrowers classified by  
garden or crop production for home  
use during year before first standard  
RR loan 1/

Garden or crop production :			
for home use year be-	:	Total	
fore first standard loan :	borrowers		
	:	Number :	Percent
No garden and no crop	:	:	:
production for home use	:	2,102	51.0
	:	:	:
Garden	:	1,470	35.1
No garden, but crop	:	:	:
production for home use	:	526	10.9
	:	:	:
Total reporting	:	4,098	100.0
	:	:	:
Number not reporting	:	728	

1/ Crop production for home use includes any  
crops commonly used for food by farm families  
in the Region.

Fifty-one percent of the borrowers were  
reported as having neither a garden nor crops  
which could be used for food. Only 38 percent  
had a garden and 11 percent had no garden but  
did grow crops which might be used for food by  
the family. The fact that one-fifth, 20 percent,  
of the borrowers had not been operating a farm  
the major part of the crop year before the  
first loan may help to explain why such a  
large proportion of borrowers had neither a  
garden nor crop production for home use.

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WASHINGTON, D. C.

TO THE  
HONORABLE  
MEMBERS OF THE  
NAVY  
DEPARTMENT  
WASHINGTON, D. C.

FOR THE  
YEAR 1911

THE  
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WASHINGTON, D. C.

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Table 31.--GARDEN LAST YEAR RECORDED: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production : for home use during : last year of record : after entry on RR :	Borrowers by number of				
	crop years after first loan				
	Total				
	borrowers	1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent
No garden and no crop pro- duction for home use	558	22.6	22.4	23.1	21.5
Garden	1,571	63.5	62.5	66.9	63.1
No garden, but crop pro- duction for home use	344	13.9	14.9	10.0	15.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	2,473		1,543	540	390
Number not reporting 2/	297		133	54	60

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Only 23 percent of the borrowers reported no garden and no crop production for home use during the last year of record after acceptance on RR. Almost two-thirds, 64 percent, reported a garden and 14 percent, while not reporting a garden, did grow crops which could be used for food by the family. The length of time on the program seemed to have little influence upon the proportion of borrowers with and without gardens.

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the problem and the objectives of the research.

2. The second part of the report is a detailed description of the methods used in the study. It includes a discussion of the experimental design, the data collection procedures, and the statistical analysis.

3. The third part of the report is a presentation of the results of the study. It includes a discussion of the findings and their implications for the field of research.

4. The fourth part of the report is a conclusion and a discussion of the limitations of the study. It also includes a list of references and an appendix.

5. The fifth part of the report is a summary of the main findings of the study. It includes a discussion of the implications of the results and a list of recommendations for further research.

6. The sixth part of the report is a list of references. It includes a list of books, articles, and other sources used in the study.

7. The seventh part of the report is an appendix. It includes a list of tables, figures, and other supplementary material.

8. The eighth part of the report is a list of tables. It includes a list of tables and figures used in the study.

9. The ninth part of the report is a list of figures. It includes a list of figures used in the study.

10. The tenth part of the report is a list of tables and figures. It includes a list of tables and figures used in the study.

Table 32. GARDEN YEAR BEFORE OR LAST YEAR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan	Borrowers by garden or crop production for home use during last year of record after entry on RR				
	No garden and no crop production:		No garden, but crop production:		Unknown
	Total borrowers	for home use	Garden for home use	for home use	Number
	Number	Number	Number	Number	Number
No garden and no crop production for home use	1,177	330	620	95	14
Garden	951	134	657	85	75
No garden, but crop production for home use	269	21	126	108	15
Unknown	353	74	160	56	63
Total 2/	2,770	558	1,571	344	297

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Although some who had gardens at the time of the first loan had none at the time of the last record and 28 percent of those who previously had neither gardens nor crops which could be used for food by the family still were reported in the same situation at the time of the last record, the general tendency was an increase in the proportion of borrowers producing food for family use.

1. The first part of the report deals with the general situation of the country and the progress of the work during the year.

2. The second part of the report deals with the results of the work during the year and the progress of the work during the year.

3. The third part of the report deals with the results of the work during the year and the progress of the work during the year.

4. The fourth part of the report deals with the results of the work during the year and the progress of the work during the year.

5. The fifth part of the report deals with the results of the work during the year and the progress of the work during the year.

Tables 23, 24, and 25

The median cash receipts during the year before the first standard loan increased 16 percent between the first and third periods, from \$150 to \$230. The median was \$241 for all periods combined. There was a decrease in the proportion of borrowers with cash receipts of less than \$251, from 43 percent in the first period to 22 percent in the second and to 6 percent in the third period. There was an increase in the percentage of borrowers with cash receipts of \$500 or more, from 7 percent in the first period to 16 and 42 percent in the second and third periods, respectively.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of 33%. The median change for borrowers on the program 1 year was a decrease of \$3 but was an increase of \$122 and \$103 for those on the program 2 and 3 years, respectively. However, 42 percent reported their cash receipts were less during the last year of record than before entry on RL. Such a decrease was reported by 51 percent of those who had been on the program 1 year at the time of the last record, 38 percent of those who had been on 2 years, and 25 percent of those who had been on 3 years. The borrowers with a 3-year record ending approximately between 4/1/54 and 8/31/54 were the only group with a median change which was a decrease; 76 percent of this group reported a decrease in receipts.

Fifty percent had a decrease of \$250 or more but 15 percent had an increase of \$500 or over. Such a decrease was reported by 11, 4, and 6 percent of the borrowers on the program 1, 2, and 3 years, respectively, while the \$500 or more gain in cash receipts was reported by 10, 25, and 23 percent of those on RL 1, 2, and 3 years, respectively, at the time of the last record.

Table 35 shows that the larger the amount of the cash receipts before the first standard loan, the larger is the proportion of borrowers who had a decrease in cash receipts after entry on the RL program. The median change for borrowers with receipts of less than \$250 the year before acceptance was an increase in cash receipts during the last year of record; above \$250 the median change was a decrease in cash receipts during the last year of record.

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Table 33. CASH RECEIPTS YEAR BEFORE 1961: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	5/1/36- 2/28/37	3/1/37- 2/28/39	3/1/39- 2/28/40	3/1/40- 2/28/41
\$0	923	7.5	12.3	6.1	3.2	
\$1 to \$12	923	17.7	29.3	16.2	4.7	
\$125 to \$49	1,411	27.1	30.6	31.9	17.9	
\$250 to \$74	920	17.6	12.7	20.2	20.1	
\$375 to \$499	492	9.4	5.7	9.9	13.5	
\$500 to \$749	516	9.9	4.7	9.4	13.5	
\$750 to \$992	243	4.6	1.4	3.7	2.9	
\$1,000 to \$1,499	185	3.5	1.1	2.2	2.9	
\$1,500 to \$1,999	63	1.2	0.1	0.5	3.2	
\$2,000 to \$2,499	43	0.8	*	0.5	1.1	
\$2,500 and over	35	0.7	0.1	0.2	1.8	
Total	NKX	100.0	100.0	100.0	100.0	
Number reporting	5,229		2,067	1,528	3,624	
Number not reporting	402		263	71	48	
Median cash receipts year before first standard loan	\$240		\$156	\$233	\$430	

\*Less than 0.05 percent.



UNITED STATES DEPARTMENT OF AGRICULTURE, BUREAU OF PLANT INDUSTRY, WASHINGTON, D. C.

Change in  
receipts,  
1911-1912

Receipts of number of crop years after 1911-1912  
and condition last year of record 2/  
ending between 1911-1912 and 1912-1913  
ending between 1912-1913 and 1913-1914

Receipts	1911-1912	1912-1913	1913-1914	1914-1915	1915-1916	1916-1917	1917-1918	1918-1919	1919-1920	1920-1921	1921-1922	1922-1923	1923-1924	1924-1925	1925-1926	1926-1927	1927-1928	1928-1929	1929-1930	1930-1931	1931-1932	1932-1933	1933-1934	1934-1935	1935-1936	1936-1937	1937-1938	1938-1939	1939-1940	1940-1941	1941-1942	1942-1943	1943-1944	1944-1945	1945-1946	1946-1947	1947-1948	1948-1949	1949-1950	1950-1951	1951-1952	1952-1953	1953-1954	1954-1955	1955-1956	1956-1957	1957-1958	1958-1959	1959-1960	1960-1961	1961-1962	1962-1963	1963-1964	1964-1965	1965-1966	1966-1967	1967-1968	1968-1969	1969-1970	1970-1971	1971-1972	1972-1973	1973-1974	1974-1975	1975-1976	1976-1977	1977-1978	1978-1979	1979-1980	1980-1981	1981-1982	1982-1983	1983-1984	1984-1985	1985-1986	1986-1987	1987-1988	1988-1989	1989-1990	1990-1991	1991-1992	1992-1993	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036	2036-2037	2037-2038	2038-2039	2039-2040	2040-2041	2041-2042	2042-2043	2043-2044	2044-2045	2045-2046	2046-2047	2047-2048	2048-2049	2049-2050	2050-2051	2051-2052	2052-2053	2053-2054	2054-2055	2055-2056	2056-2057	2057-2058	2058-2059	2059-2060	2060-2061	2061-2062	2062-2063	2063-2064	2064-2065	2065-2066	2066-2067	2067-2068	2068-2069	2069-2070	2070-2071	2071-2072	2072-2073	2073-2074	2074-2075	2075-2076	2076-2077	2077-2078	2078-2079	2079-2080	2080-2081	2081-2082	2082-2083	2083-2084	2084-2085	2085-2086	2086-2087	2087-2088	2088-2089	2089-2090	2090-2091	2091-2092	2092-2093	2093-2094	2094-2095	2095-2096	2096-2097	2097-2098	2098-2099	2099-2100	2100-2101	2101-2102	2102-2103	2103-2104	2104-2105	2105-2106	2106-2107	2107-2108	2108-2109	2109-2110	2110-2111	2111-2112	2112-2113	2113-2114	2114-2115	2115-2116	2116-2117	2117-2118	2118-2119	2119-2120	2120-2121	2121-2122	2122-2123	2123-2124	2124-2125	2125-2126	2126-2127	2127-2128	2128-2129	2129-2130	2130-2131	2131-2132	2132-2133	2133-2134	2134-2135	2135-2136	2136-2137	2137-2138	2138-2139	2139-2140	2140-2141	2141-2142	2142-2143	2143-2144	2144-2145	2145-2146	2146-2147	2147-2148	2148-2149	2149-2150	2150-2151	2151-2152	2152-2153	2153-2154	2154-2155	2155-2156	2156-2157	2157-2158	2158-2159	2159-2160	2160-2161	2161-2162	2162-2163	2163-2164	2164-2165	2165-2166	2166-2167	2167-2168	2168-2169	2169-2170	2170-2171	2171-2172	2172-2173	2173-2174	2174-2175	2175-2176	2176-2177	2177-2178	2178-2179	2179-2180	2180-2181	2181-2182	2182-2183	2183-2184	2184-2185	2185-2186	2186-2187	2187-2188	2188-2189	2189-2190	2190-2191	2191-2192	2192-2193	2193-2194	2194-2195	2195-2196	2196-2197	2197-2198	2198-2199	2199-2200	2200-2201	2201-2202	2202-2203	2203-2204	2204-2205	2205-2206	2206-2207	2207-2208	2208-2209	2209-2210	2210-2211	2211-2212	2212-2213	2213-2214	2214-2215	2215-2216	2216-2217	2217-2218	2218-2219	2219-2220	2220-2221	2221-2222	2222-2223	2223-2224	2224-2225	2225-2226	2226-2227	2227-2228	2228-2229	2229-2230	2230-2231	2231-2232	2232-2233	2233-2234	2234-2235	2235-2236	2236-2237	2237-2238	2238-2239	2239-2240	2240-2241	2241-2242	2242-2243	2243-2244	2244-2245	2245-2246	2246-2247	2247-2248	2248-2249	2249-2250	2250-2251	2251-2252	2252-2253	2253-2254	2254-2255	2255-2256	2256-2257	2257-2258	2258-2259	2259-2260	2260-2261	2261-2262	2262-2263	2263-2264	2264-2265	2265-2266	2266-2267	2267-2268	2268-2269	2269-2270	2270-2271	2271-2272	2272-2273	2273-2274	2274-2275	2275-2276	2276-2277	2277-2278	2278-2279	2279-2280	2280-2281	2281-2282	2282-2283	2283-2284	2284-2285	2285-2286	2286-2287	2287-2288	2288-2289	2289-2290	2290-2291	2291-2292	2292-2293	2293-2294	2294-2295	2295-2296	2296-2297	2297-2298	2298-2299	2299-2300	2300-2301	2301-2302	2302-2303	2303-2304	2304-2305	2305-2306	2306-2307	2307-2308	2308-2309	2309-2310	2310-2311	2311-2312	2312-2313	2313-2314	2314-2315	2315-2316	2316-2317	2317-2318	2318-2319	2319-2320	2320-2321	2321-2322	2322-2323	2323-2324	2324-2325	2325-2326	2326-2327	2327-2328	2328-2329	2329-2330	2330-2331	2331-2332	2332-2333	2333-2334	2334-2335	2335-2336	2336-2337	2337-2338	2338-2339	2339-2340	2340-2341	2341-2342	2342-2343	2343-2344	2344-2345	2345-2346	2346-2347	2347-2348	2348-2349	2349-2350	2350-2351	2351-2352	2352-2353	2353-2354	2354-2355	2355-2356	2356-2357	2357-2358	2358-2359	2359-2360	2360-2361	2361-2362	2362-2363	2363-2364	2364-2365	2365-2366	2366-2367	2367-2368	2368-2369	2369-2370	2370-2371	2371-2372	2372-2373	2373-2374	2374-2375	2375-2376	2376-2377	2377-2378	2378-2379	2379-2380	2380-2381	2381-2382	2382-2383	2383-2384	2384-2385	2385-2386	2386-2387	2387-2388	2388-2389	2389-2390	2390-2391	2391-2392	2392-2393	2393-2394	2394-2395	2395-2396	2396-2397	2397-2398	2398-2399	2399-2400	2400-2401	2401-2402	2402-2403	2403-2404	2404-2405	2405-2406	2406-2407	2407-2408	2408-2409	2409-2410	2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10-10-1964

Table 25 - Cash receipts from borrowings on and after 12 31 1963. Number of borrowers classified by cash receipts during year of first standard loan and by change in cash receipts, excluding loans from year before first standard loan to last year of record after entry on standard RR program

Cash receipts	Total	Borrowers by change in cash receipts, excluding loans									
		to \$125	\$126 to \$250	\$251 to \$375	\$376 to \$500	\$501 to \$625	\$626 to \$750	\$751 to \$875	\$876 to \$1,000	\$1,001 to \$1,250	\$1,251 to \$1,500
Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
226	226	80	62	34	18	17	7	2	1	1	8
\$1 to \$125	521	123	243	96	39	18	16	1	1	1	1
\$126 to \$250	763	226	237	117	61	30	20	4	2	1	17
\$251 to \$375	480	37	94	115	65	38	24	22	20	1	4
\$376 to \$500	231	23	62	75	15	7	8	10	1	1	9
\$501 to \$625	200	10	55	24	22	15	10	8	6	1	2
\$626 to \$750	70	12	23	5	10	4	6	1	1	2	1
\$751 to \$875	46	26	8	2	1	2	1	1	1	2	2
\$876 to \$1,000	15	13	1	1	1	1	1	1	1	1	1
\$1,001 to \$1,250	11	3	1	1	1	1	1	1	1	1	1
\$1,251 to \$1,500	11	3	1	1	1	1	1	1	1	1	1
\$1,501 and over	11	8	1	1	1	1	1	1	1	1	1
Unknown	216	1	1	1	1	1	1	1	1	1	216
Total	2,970	521	1,050	521	270	323	166	105	92	20	1,260

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.  
 Above a comparable table is also available with borrowers classified by number of crop years (1, 2, or 5) after first standard loan.

1. The first part of the paper is devoted to a general discussion of the problem. It is shown that the problem is of great importance in the theory of the structure of the atom.

2. In the second part of the paper, the author gives a detailed account of the experimental work which has been done in this field. It is shown that the results of these experiments are in good agreement with the theoretical predictions.

3. The third part of the paper is devoted to a discussion of the theoretical aspects of the problem. It is shown that the theoretical predictions are in good agreement with the experimental results.

4. In the fourth part of the paper, the author gives a detailed account of the theoretical work which has been done in this field. It is shown that the results of these calculations are in good agreement with the experimental results.

5. The fifth part of the paper is devoted to a discussion of the theoretical aspects of the problem. It is shown that the theoretical predictions are in good agreement with the experimental results.

6. In the sixth part of the paper, the author gives a detailed account of the theoretical work which has been done in this field. It is shown that the results of these calculations are in good agreement with the experimental results.

7. The seventh part of the paper is devoted to a discussion of the theoretical aspects of the problem. It is shown that the theoretical predictions are in good agreement with the experimental results.

8. In the eighth part of the paper, the author gives a detailed account of the theoretical work which has been done in this field. It is shown that the results of these calculations are in good agreement with the experimental results.

9. The ninth part of the paper is devoted to a discussion of the theoretical aspects of the problem. It is shown that the theoretical predictions are in good agreement with the experimental results.

10. In the tenth part of the paper, the author gives a detailed account of the theoretical work which has been done in this field. It is shown that the results of these calculations are in good agreement with the experimental results.

Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was \$224 for those borrowers who had such farm receipts. Nearly half, 46 percent, received less than \$200 from their farm. One-fifth had farm receipts of \$500 or more. These data exclude all those with no farm receipts the year before because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and thus must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of \$22. The median changes for those on the program 1, 2, and 3 years were a decrease of \$14 and increases of \$71 and \$68, respectively. However, 45 percent had less farm receipts in their last year of record than before coming on the RR program. Fifty-three percent of the borrowers on the program 1 year reported decreases in farm receipts as compared to 31 percent of the borrowers on the program 2 and 3 years. Ten percent had a decrease of \$250 or more and 13 percent had an increase of \$250 or more. The \$250 or more decrease was reported by 12, 5, and 7 percent of those on the program 1, 2, and 3 years, respectively, while the \$250 or more gain was reported by 9, 22, and 16 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of \$131 for the last year of record after entry on RR according to the data in table 39. This same table shows the tendency of borrowers who previously had relatively large farm receipts to report a decrease in such receipts after entry on RR.

[illegible]

Table 36.—FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan 1/

Cash farm receipts year before first standard loan :	Total borrowers	
	Number	Percent
\$1 to \$99 :	915	21.8
\$100 to \$199 :	1,021	24.3
\$200 to \$299 :	656	15.7
\$300 to \$399 :	439	10.5
\$400 to \$499 :	303	7.2
\$500 to \$749 :	411	9.8
\$750 to \$999 :	178	4.3
\$1,000 to \$1,499 :	153	3.7
\$1,500 to \$1,999 :	49	1.2
\$2,000 and over :	61	1.5
Total reporting :	4,186	100.0
Number not reporting :	329	
Median cash farm receipts :	\$224	

1/ Exclusive of 1,116 borrowers reporting no cash farm receipts during year before first standard RR loan.



The following is a table showing the number and percentage of borrowers classified by change in cash flow from year to year for the first year of record after entry in the standard HR program, by number of crop years after first loan

Change in cash flow		Borrowers by number of crop years after first loan and by specified last year of record 2/									
Receipts		Total		1 ending between 8/31/51-8/31/52		2 ending between 8/31/52-8/31/53		3 ending between 8/31/53-8/31/54		4 ending between 8/31/54-8/31/55	
Number		Borrowers		Total		8/31/51-8/31/52		8/31/52-8/31/53		8/31/53-8/31/54	
Percent		Percent		Percent		Percent		Percent		Percent	
1500 or more		74	3.0	58	1.6	18	0.5	1.1	0.7	1	2.6
1000 to 1500		115	4.5	55	1.6	30	0.8	2.5	2.8	1	3.6
500 to 1000		210	8.0	108	3.0	116	3.2	7.2	8.7	3	5.0
100 to 500		454	17.0	218	6.0	215	6.0	14.4	19.1	9.5	14.4
0 to 100		555	21.0	295	8.0	260	7.2	38.0	28.5	1	32.1
Total		1000	100.0	1000	100.0	1000	100.0	1000	100.0	1000	100.0
Median change in cash flow		18	0.8	0.4	0.3	0.5	1.1	1.1	1.1	1.1	1.0
21,000 and over		18	0.7	0.5	0.3	1.0	0.5	1.1	1.4	0.7	1.0
Total		1000	100.0	1000	100.0	1000	100.0	1000	100.0	1000	100.0
Number reporting		2,552	1,586	611	200	775	550	277	273	476	
Number not reporting		218	140	100	18	22	44	24	20	34	
Median change in cash flow		\$56	\$71	\$6	\$58	\$47	\$104	\$65	\$162	\$96	
1/ Exclusive of 2,861 borrowers with no record after entry on HR program											
2/ Dates of specified last year of record are only approximate; in Region VIII the beginning dates of the crop year varied by countries and ranged from August 1 to January 31.											

1. The first part of the report is a general statement of the work done during the year.

2. The second part is a detailed account of the work done in each of the several departments.

3. The third part is a summary of the work done in each of the several departments.

4. The fourth part is a summary of the work done in each of the several departments.

5. The fifth part is a summary of the work done in each of the several departments.

6. The sixth part is a summary of the work done in each of the several departments.

7. The seventh part is a summary of the work done in each of the several departments.

8. The eighth part is a summary of the work done in each of the several departments.

Table 22. CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard FR loan, classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard FR program, by number of crop years after first loan

Change in cash farm receipts	Total		Borrowers by number of crop years after first loan		
	borrowers		1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-\$500 or more	76	3.3	4.2	1.2	2.9
-\$499 to -\$250	116	5.3	7.2	3.4	6.4
-\$249 to -\$125	219	11.0	13.6	7.2	6.3
-\$124 to -\$75	481	24.2	27.5	19.0	17.5
-\$74 to -\$25	581	29.3	25.2	24.0	21.1
\$24 to \$249	251	13.0	11.5	13.5	12.5
\$250 to \$374	160	8.3	4.2	9.2	8.8
\$375 to \$499	70	3.5	2.5	6.0	5.1
\$500 to \$749	49	2.5	1.7	5.3	1.3
\$750 to \$999	10	0.5	0.3	0.7	0.9
\$1,000 and over	11	0.6	0.5	0.5	0.9
Total	2,296	100.0	100.0	100.0	100.0
Number reporting	1,996		1,776	415	142
Number not reporting <sup>1/</sup>	198		121	72	33
Median change in cash farm receipts	\$22		\$14	\$11	\$62

<sup>1/</sup> Exclusive of 2,661 borrowers with no record after entry on FR program and exclusive of 576 borrowers with a record who have no cash farm receipts during year before first standard FR loan.

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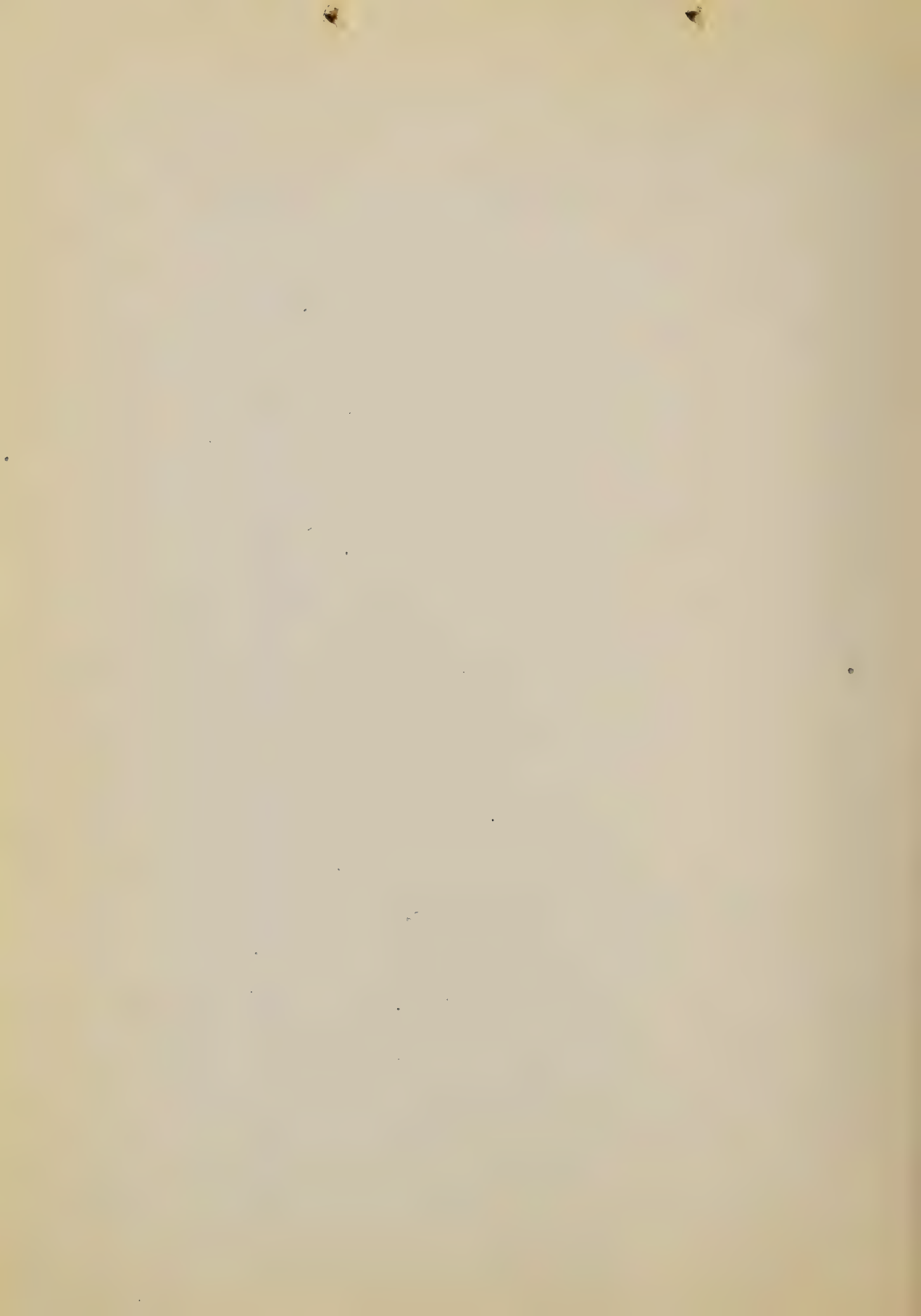


Table 40.—FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE FIRST  
Number and percentage of borrowers classified by cash farm  
receipts as a percentage of total cash receipts during year  
before first standard RR loan, by period of first standard  
loan 1/

Cash farm receipts as:			Borrowers receiving			
percentage of total :			first standard loan between			
cash receipts year be-			3/1/36- : 3/1/37- : 3/1/38-			
fore first standard :	Total		2/28/37 : 2/28/38 : 2/28/39			
loan :	borrowers					
	Number	Percent	Percent	Percent	Percent	
Less than 10	94	2.3	1.7	2.9	2.3	
0 to 19.9	96	2.3	1.7	3.6	1.9	
1 to 29.9	89	2.1	1.9	3.0	1.6	
30 to 39.9	111	2.7	2.0	3.6	2.6	
40 to 49.9	156	3.7	2.7	4.4	4.2	
50 to 59.9	157	3.8	2.5	5.3	3.8	
60 to 69.9	200	4.8	3.4	6.6	4.8	
70 to 79.9	259	6.2	3.7	6.2	8.8	
80 to 89.9	381	9.1	5.1	10.4	12.2	
90 to 100	2,624	63.0	75.3	34.0	57.8	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	4,167		1,489	1,198	1,470	
Number not reporting	348		233	73	42	

1/ Exclusive of 1,116 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 87 percent of the borrowers who had any farm receipts; the corresponding percentages were 90, 82, and 87 for the first, second, and third period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for almost two-thirds, 63 percent, of the borrowers.

1. The first part of the report is devoted to a general description of the project and its objectives. It also includes a brief review of the literature on the subject.

2. The second part of the report describes the methodology used in the study. This includes a detailed description of the experimental design, the subjects, and the procedures used to collect and analyze the data.

3. The third part of the report presents the results of the study. This includes a description of the data collected, the statistical analysis performed, and the conclusions drawn from the results. The results show that there is a significant difference between the two groups, with the experimental group performing better than the control group.

4. The fourth part of the report discusses the implications of the findings and suggests directions for future research. It also includes a conclusion and a list of references. The conclusion states that the results of the study support the hypothesis that the experimental treatment is effective in improving performance.

5. The final part of the report is a summary of the key findings and a list of references. The summary states that the study found that the experimental treatment is effective in improving performance, and that further research is needed to confirm these findings.

Table 41.—FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST YEAR OF RECORD:  
Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

Cash farm receipts as percentage of total cash receipts during last year of record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
No farm receipts	58	2.2	3.1	0.7	0.5	
Less than 10	26	1.0	1.2	1.0	—	
10 to 19.9	31	1.2	1.6	0.3	0.7	
20 to 29.9	43	1.6	2.0	0.5	1.6	
30 to 39.9	61	2.3	2.5	2.1	1.6	
40 to 49.9	89	3.3	3.1	3.6	3.6	
50 to 59.9	128	4.8	4.8	5.9	3.2	
60 to 69.9	170	6.3	5.6	6.0	9.2	
70 to 79.9	235	8.7	7.3	11.4	10.8	
80 to 89.9	315	11.6	9.1	16.4	15.3	
90 to 100	1,536	57.0	59.7	52.1	53.5	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	2,692		1,668	580	444	
Number not reporting 1/	73		58	14	6	

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 88 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 86, 92, and 92 percent, respectively. Ninety percent or more of the receipts were from the farm for 57 percent of the borrowers. The group of borrowers on the program 2 years had the smallest proportion depending almost exclusively upon the farm as a source of cash receipts.

1. The first part of the report is a general  
description of the project and its objectives.  
2. The second part is a detailed description of the  
methodology used in the study.

3. The third part is a description of the results  
of the study.

4. The fourth part is a discussion of the results  
and their implications.

5. The fifth part is a conclusion and a list of  
references.

6. The sixth part is a list of appendices.

7. The seventh part is a list of figures and  
tables.

8. The eighth part is a list of abbreviations.

9. The ninth part is a list of symbols.

10. The tenth part is a list of footnotes.

11. The eleventh part is a list of references.

12. The twelfth part is a list of appendices.

13. The thirteenth part is a list of figures and  
tables.

14. The fourteenth part is a list of abbreviations.

15. The fifteenth part is a list of symbols.

16. The sixteenth part is a list of footnotes.

17. The seventeenth part is a list of references.



1. The first part of the report is a general statement of the work done during the year.

2. The second part is a detailed account of the work done in each of the several departments.

3. The third part is a summary of the work done in each of the several departments.

4. The fourth part is a summary of the work done in each of the several departments.

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26. The twenty-sixth part is a summary of the work done in each of the several departments.

27. The twenty-seventh part is a summary of the work done in each of the several departments.

28. The twenty-eighth part is a summary of the work done in each of the several departments.

29. The twenty-ninth part is a summary of the work done in each of the several departments.

30. The thirtieth part is a summary of the work done in each of the several departments.

Table 1. CASH RECEIPTS AND FIRST RECEIPTS AS PERCENTAGE OF TOTAL CASH RECEIPTS YEAR BEFORE THE YEAR REPORTED ON. Number of borrowers classified by cash receipts, excluding loans, and by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan

Cash receipts year before first standard loan	Number	Cash farm receipts as percentage of total cash receipts year before first standard loan																		
		No.	less than 10	10 to 20	20 to 30	30 to 40	40 to 50	50 to 60	60 to 70	70 to 80	80 to 90	90 to 100	Unknown	Total	Farm receipts	less than 10	10 to 20	20 to 30	30 to 40	40 to 50
10	393	393																		
11 to 124	323	143	16	23	22	18	22	29	24	31	25	551								
125 to 249	1,411	250	33	20	20	41	62	50	83	79	112	649								
250 to 374	920	151	25	24	20	21	35	31	42	53	80	441								
375 to 499	492	35	7	9	8	11	17	17	17	30	51	290								
500 to 749	516	39	8	6	7	9	19	18	15	26	40	321								
750 to 999	243	6	3	4	4	6	9	6	22	27	148									
1,000 to 1,499	185	11	1	2	1	3	3	4	10	8	15	126								
1,500 to 1,999	63	1	1	1	2	1	1	3	4	7	4	39								
2,000 to 2,499	43	1	1	1	1	2	1	2	2	4	33									
2,500 and over	35						1			2	5	25								
Unknown	402	103																		
Total	5,631	1,116	94	96	89	111	156	157	200	260	381	2,623								

Note: A comparable table is also available for each of the 3 periods of first standard loan.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan tended to be less than the receipts of those borrowers who derived the majority of their receipts from their farm.



Table 44.—NET CASH INCOME YEAR BEFORE RR: Number and percentage of borrowers classified by net cash income during year before first standard RR loan <sup>1/</sup>

Net cash income year before first standard loan :	Total borrowers	
	Number	Percent
-\$500 and over	:	:
-\$499 to -\$1	4	0.7
\$0	4	0.7
\$1 to \$99	28	4.9
\$100 to \$199	94	16.5
\$200 to \$299	115	20.8
\$300 to \$399	86	15.1
\$400 to \$499	62	10.9
\$500 to \$749	79	13.9
\$750 to \$999	49	8.6
\$1,000 and over	45	7.9
Total reporting	570	100.0
Number not reporting	5,061	
Median net cash income year: before first standard loan:	\$342	

<sup>1/</sup> Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data on net cash income during the year before the first loan were available for only 10 percent of the borrowers. The median net cash income for those reporting was \$342.



Table 45.--NET CASH INCOME LAST YEAR REPORTED: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by Areas 1/

Net cash income during last year of record after entry on RR			Borrower's Area of residence at time of first standard loan						
	Total borrowers		Western	Eastern	East	Texas	South	West	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
\$500 and over	---	---	---	---	---	---	---	---	---
\$499 to \$1	39	3.1	1.0	0.4	2.3	1.6	14.3	5.3	
\$0	10	0.8	---	---	2.3	---	2.0	---	
\$1 to \$99	180	14.3	2.9	5.5	24.0	14.6	13.3	14.8	
\$100 to \$199	315	25.0	11.4	24.7	32.1	23.9	22.4	23.0	
\$200 to \$299	256	20.3	21.5	24.7	18.5	23.5	20.4	13.4	
\$300 to \$399	196	15.6	23.7	23.0	11.8	12.6	10.2	14.4	
\$400 to \$499	108	8.7	16.2	11.0	4.3	7.7	8.2	10.0	
\$500 to \$749	107	8.7	18.1	7.1	3.5	11.7	3.1	12.4	
\$750 to \$999	27	2.1	1.9	2.4	0.6	2.8	2.0	3.8	
\$1,000 and over	22	1.7	2.9	1.2	0.6	1.6	4.1	2.9	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1,200		105	255	345	247	98	209	
Number not reporting 2/	1,500		196	395	441	253	73	154	
Median net cash income last year of record	\$234		\$354	\$279	\$167	\$242	\$191	\$252	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

2/ Exclusive of 2861 borrowers with no record after entry on RR program.

Data on net cash income during the last year of record were available for only 45 percent of the borrowers who reported other types of information. Of the borrowers who did report, 3 percent had insufficient receipts to cover farm operating expenses; 60 percent more had less than \$900 net cash income. Only 12 percent had a net income of \$500 or more. The median was \$234 for the borrowers reporting. East Texas made the poorest showing as indicated by the medians, but South Texas had the largest percentage of borrowers who failed to meet farm operating expenses out of current income. Oklahoma borrowers had the most satisfactory net incomes, \$354 and \$279 for Western and Eastern Oklahoma borrowers, respectively.

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1. The first part of the document is a list of names and titles, including "The Hon. Mr. Justice" and "The Hon. Mr. Justice".

1. The first part of the document is a list of names and titles, including "The Hon. Mr. Justice" and "The Hon. Mr. Justice".

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Page 1 of 17

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

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Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 70 percent of all borrowers during the year before the first loan. Farm sources were most important for third period borrowers, the percentages for first, second, and third period borrowers being 66, 66, and 79, respectively. Off-farm work, the second most important major source, was of varying importance from period to period, being the major source for 19, 24, and 18 percent of the borrowers in the 3 respective periods. Crop sales was the most important single source for the total, 49 percent, and in all of the periods, though of decreasing importance from period to period. The increasing importance of livestock and produce is shown by the increase from 6 percent for first period borrowers to 12 percent for second, and 20 percent for third period borrowers.

During the year before the first loan, some farm source was the major source for 78 percent of the borrowers in East Texas and 75 percent in the Texas Blackland; at the other extreme, 58 percent of the borrowers in Eastern Oklahoma derived more than half of their income from some farm source. Crop sales were much more and livestock sales much less important for East Texas and Texas Blackland borrowers than for the others. Off-farm work was almost twice as important for Eastern Oklahoma as it was for any other Area; in fact, in Eastern Oklahoma this source exceeded crop sales in importance as the major source of receipts. Western Oklahoma had the largest proportion of borrowers who depended primarily upon livestock, 21 percent.

After entry on RR, a farm source was most important for 89 percent of the borrowers; a farm source predominated for 87, 92, and 92 percent of the borrowers on the program 1, 2, and 3 years, respectively. Crops, 57 percent, a crops-livestock combination, 14 percent, and livestock, 13 percent, were the 3 most important sources. Off-farm work was the major source for only 6 percent, grants for 2 percent, and benefit payments for 1 percent of the borrowers. The percentage with crop sales as a major source decreased according to the length of time borrowers had been on the program at the time of their last record.

Table 49 shows there was some tendency, following entry on RR, to shift into more diversified sources of farm income as represented by a crops-livestock combination. Yet 42 percent of those with off-farm work as a major source the year before RR had shifted to crops as a major source during their last year of record and 68 percent of those who depended on crops before RR continued to do so after acceptance.

[illegible]

Table 46. -MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percent of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Major source of receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan during			
	Total		Period			
	Number	Percent	1/1/31 - 1/1/32	1/1/32 - 1/1/33	1/1/33 - 1/1/34	1/1/34 - 1/1/35
Crop sales	3,555	49.0	77.1	46.2	44.6	44.6
Livestock and produce	632	12.1	6.2	12.0	13.7	13.7
Crop sales and livestock and produce 1/	380	7.3	2.2	6.4	14.4	14.4
Benefit payments	24	0.5	0.3	0.7	0.5	0.5
Other cash from farm	7	0.1	0.1	0.2	0.1	0.1
Farm receipts from all farm sources combined 2/	63	1.2	0.4	0.7	1.2	1.2
NSA grants	8	0.2	—	0.5	0.1	0.1
Off-farm work	1,036	20.0	15.8	23.5	21.7	21.7
Other nonfarm income 3/	72	1.4	1.2	1.6	1.2	1.2
No major source	39	0.7	0.2	1.3	0.2	0.2
No cash receipts	293	7.5	13.4	6.4	1.3	1.3
Total	7,291	100.0	100.0	100.0	100.0	100.0
Number reporting	5,207		2,051	1,515	1,543	1,543
Number not reporting	422		299	84	39	39

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

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Table 47.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by Areas

Major source of receipts year before first standard loan			Borrower's Area of residence at time of first standard loan						
	Total		Western:	Eastern:	East :	Texas :	South :	West	
	borrowers		Oklahoma:	Oklahoma:	Texas :	Black.:	Texas :	Texas :	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
Crop sales	2,555	49.0	33.9	29.8	69.6	59.6	54.3	48.6	
Livestock and produce	632	12.1	21.1	17.3	3.9	7.7	13.9	12.7	
Crop sales and live- stock and produce 1/	380	7.3	14.7	8.7	3.5	6.2	3.0	7.2	
Benefit payments	24	0.5	1.5	0.2	0.2	0.3	0.3	0.4	
Other cash from farm	7	0.1	0.6	0.1	—	0.1	0.3	—	
Farm receipts from all farm sources combined 2/	63	1.2	2.1	1.5	0.7	0.7	0.3	1.7	
FSA grants	8	0.2	0.3	0.4	—	—	—	—	
Off-farm work	1,036	20.0	19.8	33.9	11.1	10.5	12.3	20.2	
Other nonfarm income 3/	72	1.4	1.0	2.7	0.7	1.0	1.7	0.9	
No major source	39	0.7	1.4	1.5	0.3	0.3	—	0.7	
No cash receipts	393	7.5	1.6	1.9	10.0	13.6	13.8	11.7	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	5,209		721	1,330	1,271	873	302	899	
Number not reporting	422		23	57	136	71	77	58	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.



Table 48.-MAJOR SOURCE OF RECEIPTS LAST YEAR RECEIVED : Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	4 years
Crop sales	1,539	56.3	50.0	51.4	47.4	
Livestock and produce	354	13.1	17.3	14.6	13.2	
Crop sales and livestock and produce 1/	2,78	14.7	17.3	17.5	21.5	
Benefit payments	28	1.0	2.1	0.7	1.1	
Other cash from farm	6	0.2	0.1	0.3	0.4	
Farm receipts from all farm sources combined 2/	102	3.7	2.9	2.3	2.6	
FSA grants	53	1.9	2.0	0.9		
Off-farm work	161	5.9	5.8	6.2	6.0	
Other nonfarm income 3/	26	1.0	1.1	0.7	0.2	
No major source	41	1.5	1.8	1.0	0.9	
No cash receipts	21	0.8	1.1			
Total	KK	100.0	100.0	100.0	100.0	100.0
Number reporting	2,78		1,677	583	428	
Number not reporting 4/	42		49	11	2	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 2,861 borrowers with no record after entry on RR program.



Source of income for the year ending 1941. Number of persons benefited by source, including 50 percent of value of cash receipts, excluding loans, during year before first source listed and ending in the year of receipt after entry on standard program.

Source		1941		1940		1939		1938		1937		1936		1935		1934		1933		1932		1931		1930		1929		1928		1927		1926		1925		1924		1923		1922		1921		1920		1919		1918		1917		1916		1915		1914		1913		1912		1911		1910		1909		1908		1907		1906		1905		1904		1903		1902		1901		1900		1899		1898		1897		1896		1895		1894		1893		1892		1891		1890		1889		1888		1887		1886		1885		1884		1883		1882		1881		1880		1879		1878		1877		1876		1875		1874		1873		1872		1871		1870		1869		1868		1867		1866		1865		1864		1863		1862		1861		1860		1859		1858		1857		1856		1855		1854		1853		1852		1851		1850		1849		1848		1847		1846		1845		1844		1843		1842		1841		1840		1839		1838		1837		1836		1835		1834		1833		1832		1831		1830		1829		1828		1827		1826		1825		1824		1823		1822		1821		1820		1819		1818		1817		1816		1815		1814		1813		1812		1811		1810		1809		1808		1807		1806		1805		1804		1803		1802		1801		1800		1799		1798		1797		1796		1795		1794		1793		1792		1791		1790		1789		1788		1787		1786		1785		1784		1783		1782		1781		1780		1779		1778		1777		1776		1775		1774		1773		1772		1771		1770		1769		1768		1767		1766		1765		1764		1763		1762		1761		1760		1759		1758		1757		1756		1755		1754		1753		1752		1751		1750		1749		1748		1747		1746		1745		1744		1743		1742		1741		1740		1739		1738		1737		1736		1735		1734		1733		1732		1731		1730		1729		1728		1727		1726		1725		1724		1723		1722		1721		1720		1719		1718		1717		1716		1715		1714		1713		1712		1711		1710		1709		1708		1707		1706		1705		1704		1703		1702		1701		1700		1699		1698		1697		1696		1695		1694		1693		1692		1691		1690		1689		1688		1687		1686		1685		1684		1683		1682		1681		1680		1679		1678		1677		1676		1675		1674		1673		1672		1671		1670		1669		1668		1667		1666		1665		1664		1663		1662		1661		1660		1659		1658		1657		1656		1655		1654		1653		1652		1651		1650		1649		1648		1647		1646		1645		1644		1643		1642		1641		1640		1639		1638		1637		1636		1635		1634		1633		1632		1631		1630		1629		1628		1627		1626		1625		1624		1623		1622		1621		1620		1619		1618		1617		1616		1615		1614		1613		1612		1611		1610		1609		1608		1607		1606		1605		1604		1603		1602		1601		1600		1599		1598		1597		1596		1595		1594		1593		1592		1591		1590		1589		1588		1587		1586		1585		1584		1583		1582		1581		1580		1579		1578		1577		1576		1575		1574		1573		1572		1571		1570		1569		1568		1567		1566		1565		1564		1563		1562		1561		1560		1559		1558		1557		1556		1555		1554		1553		1552		1551		1550		1549		1548		1547		1546		1545		1544		1543		1542		1541		1540		1539		1538		1537		1536		1535		1534		1533		1532		1531		1530		1529		1528		1527		1526		1525		1524		1523		1522		1521		1520		1519		1518		1517		1516		1515		1514		1513		1512		1511		1510		1509		1508		1507		1506		1505		1504		1503		1502		1501		1500		1499		1498		1497		1496		1495		1494		1493		1492		1491		1490	
Before	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171</																																																																																																																																						



Table 50.--RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total borrowers	Borrowers receiving first standard loan between			
		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent
\$0	2,895	56.9	69.8	51.0	46.6
\$1 to \$24	237	4.7	3.5	4.7	6.0
\$25 to \$49	279	5.5	3.7	6.6	6.7
\$50 to \$74	289	5.7	3.8	6.8	7.0
\$75 to \$99	197	3.9	2.9	5.2	3.4
\$100 to \$149	346	6.8	5.4	8.2	7.2
\$150 to \$199	233	4.6	3.6	5.2	5.2
\$200 to \$299	291	5.7	3.7	6.3	7.8
\$300 to \$399	150	3.0	2.2	3.0	3.8
\$400 to \$499	62	1.2	0.6	1.4	1.9
\$500 and over	102	2.0	0.8	1.0	4.4
Total	KXX	100.0	100.0	100.0	100.0
Number reporting	5,081		1,990	1,480	1,611
Number not reporting	550		360	119	71

1/ Receipts from non-farm work or from work done on farm, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each area in the Region.

Fifty-seven percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 70, 51, and 47 percent of the first, second, and third period borrowers, respectively. Sixteen percent of all borrowers had receipts of \$150 or more from this source. Twelve percent had \$200 or more in receipts from off-farm work, with the proportion increasing from 7 percent in the first to 18 percent in the third period.

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 The first of these is the fact that the  
 number of cases of the disease is  
 increasing rapidly.

Year	Number of cases	Number of deaths
1880	100	5
1881	120	6
1882	150	8
1883	180	10
1884	200	12
1885	220	14
1886	250	16
1887	280	18
1888	300	20
1889	320	22
1890	350	24
1891	380	26
1892	400	28
1893	420	30
1894	450	32
1895	480	34
1896	500	36
1897	520	38
1898	550	40
1899	580	42
1900	600	44
1901	620	46
1902	650	48
1903	680	50
1904	700	52
1905	720	54
1906	750	56
1907	780	58
1908	800	60
1909	820	62
1910	850	64
1911	880	66
1912	900	68
1913	920	70
1914	950	72
1915	980	74
1916	1000	76
1917	1020	78
1918	1050	80
1919	1080	82
1920	1100	84
1921	1120	86
1922	1150	88
1923	1180	90
1924	1200	92
1925	1220	94
1926	1250	96
1927	1280	98
1928	1300	100
1929	1320	102
1930	1350	104
1931	1380	106
1932	1400	108
1933	1420	110
1934	1450	112
1935	1480	114
1936	1500	116
1937	1520	118
1938	1550	120
1939	1580	122
1940	1600	124
1941	1620	126
1942	1650	128
1943	1680	130
1944	1700	132
1945	1720	134
1946	1750	136
1947	1780	138
1948	1800	140
1949	1820	142
1950	1850	144
1951	1880	146
1952	1900	148
1953	1920	150
1954	1950	152
1955	1980	154
1956	2000	156
1957	2020	158
1958	2050	160
1959	2080	162
1960	2100	164
1961	2120	166
1962	2150	168
1963	2180	170
1964	2200	172
1965	2220	174
1966	2250	176
1967	2280	178
1968	2300	180
1969	2320	182
1970	2350	184
1971	2380	186
1972	2400	188
1973	2420	190
1974	2450	192
1975	2480	194
1976	2500	196
1977	2520	198
1978	2550	200
1979	2580	202
1980	2600	204
1981	2620	206
1982	2650	208
1983	2680	210
1984	2700	212
1985	2720	214
1986	2750	216
1987	2780	218
1988	2800	220
1989	2820	222
1990	2850	224
1991	2880	226
1992	2900	228
1993	2920	230
1994	2950	232
1995	2980	234
1996	3000	236
1997	3020	238
1998	3050	240
1999	3080	242
2000	3100	244
2001	3120	246
2002	3150	248
2003	3180	250
2004	3200	252
2005	3220	254
2006	3250	256
2007	3280	258
2008	3300	260
2009	3320	262
2010	3350	264
2011	3380	266
2012	3400	268
2013	3420	270
2014	3450	272
2015	3480	274
2016	3500	276
2017	3520	278
2018	3550	280
2019	3580	282
2020	3600	284

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 number of cases of the disease is  
 increasing rapidly.

The third of these is the fact that the  
 number of cases of the disease is  
 increasing rapidly.

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Region VIII

Table 51.--RECEIPTS FROM OFF-FARM WORK FROM FIRST RR: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by Area 1/

Receipts from : off-farm work : year before first : standard loan :	Total		Borrower's area of residence at time of at time of first standard loan						
	borrowers		Western	Eastern	East	Texas	South	West	
			Oklahoma	Oklahoma	Texas	Black.	Texas	Texas	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
\$0	2,895	56.9	53.0	27.0	67.3	70.7	75.7	55.3	
\$1 to \$24	237	4.7	0.1	4.2	6.4	4.7	2.7	4.7	
\$25 to \$49	279	5.5	4.5	6.9	6.3	4.2	2.7	5.2	
\$50 to \$74	289	5.7	6.4	7.6	5.9	4.3	1.7	4.3	
\$75 to \$99	197	3.9	4.0	7.3	1.7	2.4	2.4	2.6	
\$100 to \$149	345	6.8	8.0	10.5	4.5	4.5	3.2	6.4	
\$150 to \$199	233	4.6	4.0	8.5	2.6	2.6	3.4	2.1	
\$200 to \$299	291	5.7	6.0	10.6	2.3	2.9	2.4	5.3	
\$300 to \$399	150	3.0	5.0	3.5	1.6	1.9	1.0	4.0	
\$400 to \$499	62	1.2	1.0	1.9	0.2	0.4	1.4	2.4	
\$500 and over	102	2.0	3.0	2.0	1.2	1.4	2.4	2.7	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	5,281		715	1,303	1,244	851	293	675	
Number not reporting	550		29	92	163	98	86	82	

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower regardless of the number of the household by whom the work was done.

Income from off-farm work was most frequent in Oklahoma; 63 percent of the borrowers in Eastern and 48 percent of those in Western Oklahoma reported income from this source. The smallest percentages of borrowers with receipts from off-farm work before acceptance on RR were in South Texas and the Texas Blackland, being 24 and 29 percent, respectively, for these 2 Areas. Twenty-six percent of the borrowers in Eastern and 21 percent of those in Western Oklahoma had receipts of \$150 or more from this source as compared to 3 percent in East Texas and 9 percent in the Texas Blackland Area.

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the problem and the objectives of the research.

1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the problem and the objectives of the research.	1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the problem and the objectives of the research.	1. The first part of the report is a general introduction to the subject of the study. It discusses the importance of the problem and the objectives of the research.
2. The second part of the report is a detailed description of the methods used in the study. It includes a description of the experimental design, the data collection procedures, and the statistical methods used for data analysis.	2. The second part of the report is a detailed description of the methods used in the study. It includes a description of the experimental design, the data collection procedures, and the statistical methods used for data analysis.	2. The second part of the report is a detailed description of the methods used in the study. It includes a description of the experimental design, the data collection procedures, and the statistical methods used for data analysis.
3. The third part of the report is a presentation of the results of the study. It includes a description of the data, a discussion of the findings, and a comparison of the results with previous research.	3. The third part of the report is a presentation of the results of the study. It includes a description of the data, a discussion of the findings, and a comparison of the results with previous research.	3. The third part of the report is a presentation of the results of the study. It includes a description of the data, a discussion of the findings, and a comparison of the results with previous research.
4. The fourth part of the report is a conclusion and a discussion of the implications of the study. It includes a summary of the findings, a discussion of the limitations of the study, and suggestions for future research.	4. The fourth part of the report is a conclusion and a discussion of the implications of the study. It includes a summary of the findings, a discussion of the limitations of the study, and suggestions for future research.	4. The fourth part of the report is a conclusion and a discussion of the implications of the study. It includes a summary of the findings, a discussion of the limitations of the study, and suggestions for future research.
5. The fifth part of the report is a list of references. It includes a list of all the sources used in the study, including books, articles, and other documents.	5. The fifth part of the report is a list of references. It includes a list of all the sources used in the study, including books, articles, and other documents.	5. The fifth part of the report is a list of references. It includes a list of all the sources used in the study, including books, articles, and other documents.
6. The sixth part of the report is an appendix. It includes a list of all the data collected during the study, as well as a list of all the calculations and other information used in the analysis.	6. The sixth part of the report is an appendix. It includes a list of all the data collected during the study, as well as a list of all the calculations and other information used in the analysis.	6. The sixth part of the report is an appendix. It includes a list of all the data collected during the study, as well as a list of all the calculations and other information used in the analysis.
7. The seventh part of the report is a list of figures. It includes a list of all the figures used in the study, including graphs, tables, and other visual aids.	7. The seventh part of the report is a list of figures. It includes a list of all the figures used in the study, including graphs, tables, and other visual aids.	7. The seventh part of the report is a list of figures. It includes a list of all the figures used in the study, including graphs, tables, and other visual aids.
8. The eighth part of the report is a list of tables. It includes a list of all the tables used in the study, including tables of data, tables of calculations, and other tables.	8. The eighth part of the report is a list of tables. It includes a list of all the tables used in the study, including tables of data, tables of calculations, and other tables.	8. The eighth part of the report is a list of tables. It includes a list of all the tables used in the study, including tables of data, tables of calculations, and other tables.
9. The ninth part of the report is a list of abbreviations. It includes a list of all the abbreviations used in the study, including abbreviations for units, abbreviations for names, and other abbreviations.	9. The ninth part of the report is a list of abbreviations. It includes a list of all the abbreviations used in the study, including abbreviations for units, abbreviations for names, and other abbreviations.	9. The ninth part of the report is a list of abbreviations. It includes a list of all the abbreviations used in the study, including abbreviations for units, abbreviations for names, and other abbreviations.
10. The tenth part of the report is a list of symbols. It includes a list of all the symbols used in the study, including symbols for units, symbols for names, and other symbols.	10. The tenth part of the report is a list of symbols. It includes a list of all the symbols used in the study, including symbols for units, symbols for names, and other symbols.	10. The tenth part of the report is a list of symbols. It includes a list of all the symbols used in the study, including symbols for units, symbols for names, and other symbols.

The results of the study show that there is a significant difference between the two groups. The first group showed a higher mean score than the second group. This difference was statistically significant at the 5% level. The results suggest that the first group is more effective than the second group.

The study has several limitations. First, the sample size was small, which may have affected the results. Second, the study was conducted in a laboratory setting, which may not be representative of real-world conditions. Third, the study did not control for all possible confounding factors.

Future research should investigate the effects of the intervention in a larger sample and in a more realistic setting. It should also control for all possible confounding factors.

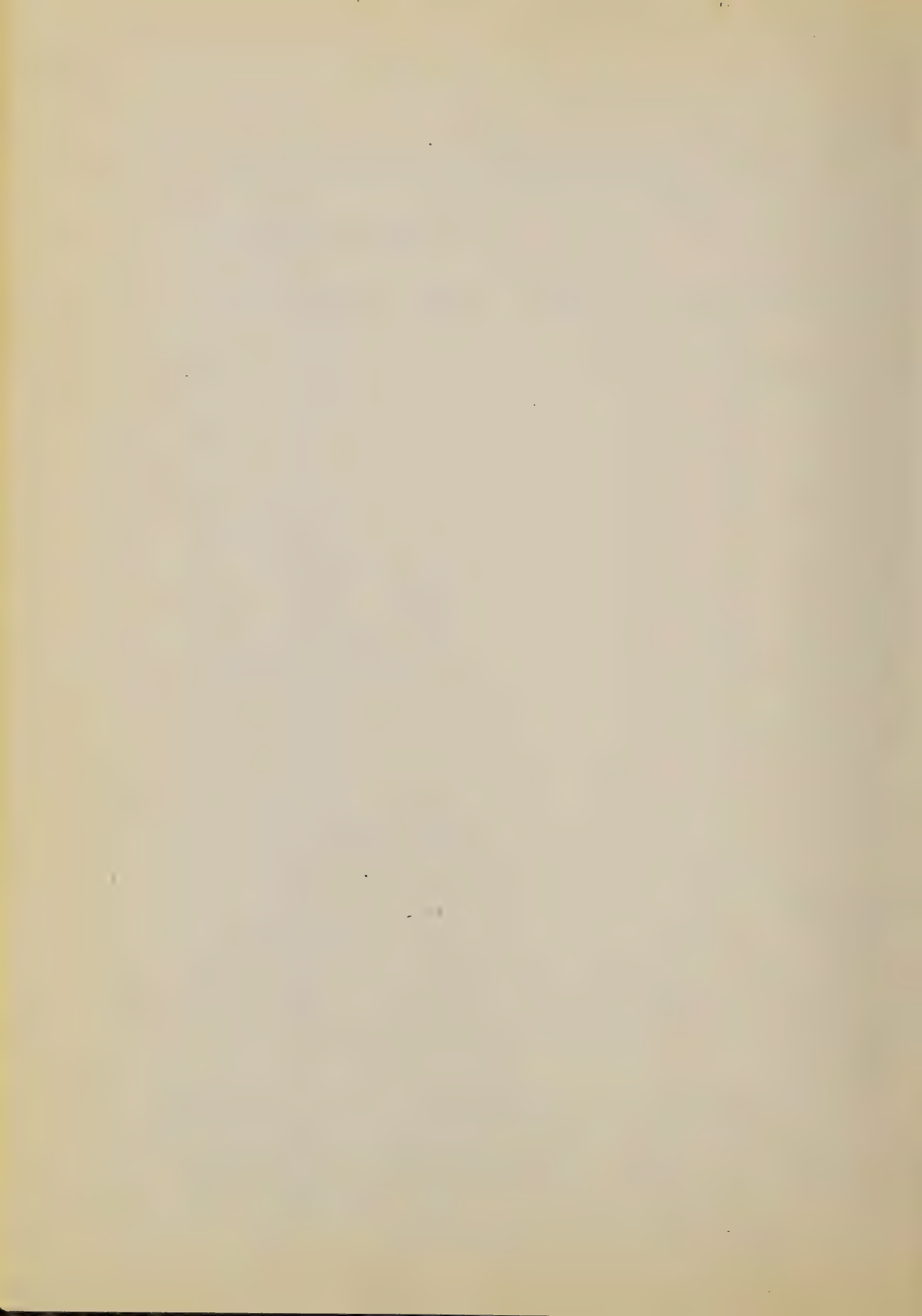
Table 52.—RECEIPTS FROM OFF-FARM WORK LAST YEAR RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on RR	Total	1 year	2 years	3 years	4 years and over
Number	Percent	Percent	Percent	Percent	Percent
0	1,386	51.9	57.8	46.3	37.9
\$1 to \$24	134	13.5	21.8	15.3	14.0
\$25 to \$49	321	12.0	10.1	14.1	16.4
\$50 to \$74	218	8.2	8.1	11.0	12.5
\$75 to \$99	112	4.2	3.8	4.7	4.9
\$100 to \$149	132	4.9	4.5	4.5	7.2
\$150 to \$199	62	2.3	1.9	2.4	3.6
\$200 to \$299	61	2.3	1.5	2.4	3.2
\$300 to \$399	26	1.0	0.7	1.2	1.8
\$400 to \$499	9	0.3	0.3	0.7	—
\$500 and over	10	0.4	0.4	0.2	0.4
Total	2,671	100.0	100.0	100.0	100.0
Borrowers reporting	2,671		1,651	574	446
Borrowers not reporting	99		75	20	4

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Fifty-two percent of the borrowers had no receipts from off-farm work during the last year of record after entry on RR; this was true for 58, 46, and 38 percent of those on the program 1, 2, and 3 years, respectively. Only 2 percent had receipts of \$500 or more from this source during the last year of record. There was a slight tendency for the amount of receipts from off-farm work to increase with the length of time borrowers had been on the program.



REPORTS FOR OPERATING COST OF THE YEAR IN THE YEAR OF REPORTING  
SUBMITTED BY PROSTATE FOR OFFICIAL USE OF THE STATE BOARD AND CLINIC

LAST YEAR OF RECORD AFTER ENTRY ON STANDARD IN OPERATION 1/

From off-farm		Salary on farm																
Total	Number	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$15	\$20	\$30	\$40	\$50	and over	Unknown
during year before borrow-	Number	to	to	to	to	to	to	to	to	to	to	to	to	to	to	to	to	Unknown
First standard borrowers	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
50	1,530	873	176	148	90	48	67	27	25	15	3	4	54					
12 to 224	111	39	31	18	10	4	3	1	2	---	---	---	3					
25 to \$49	127	50	17	22	21	5	9	---	1	1	---	---	1					
50 to 274	130	43	22	29	15	7	1	2	6	1	2	---	2					
75 to \$99	98	38	7	21	10	9	3	5	2	1	---	---	---					
100 to \$149	163	69	19	24	17	7	13	8	3	---	---	---	3					
150 to \$199	93	32	16	11	8	3	8	4	7	---	1	1	2					
200 to \$299	118	47	7	15	10	12	10	7	5	2	---	---	---					
300 to \$399	63	24	4	7	11	8	2	1	2	1	1	1	1					
400 to \$499	25	8	2	1	3	---	4	1	1	1	---	---	2					
\$500 and over	42	8	19	4	2	---	1	2	2	2	---	---	2					
Unknown	270	155	14	21	21	9	11	4	5	2	2	---	---					
Total 2/	2,770	1,386	334	321	218	112	132	62	61	26	9	10	99					

1/ Receipts from nonfarm work or from work done on farm, other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 2,861 borrowers with no record after entry on the program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

About 41 percent of the borrowers who had no receipts from off-farm work before the first loan did have about 41 percent of the borrowers who had no receipts from off-farm work before the first loan did have



Table 34--RECEIPTS FROM OFF-FARM WORK AND SIZE OF FARM LAST YEAR RECORDED: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

Receipts from :		Borrowers by acres in farm during										
off-farm work :		last year of record after entry on RR										
during last year :		Less: 20 : 50 : 100 : 175 : 260 : 500 : 1,000 :										
of record after :		than: to : to : to : to : to : to : to : and : Un-										
entry on RR 1/ :		borrowers:	0 :	20 :	49 :	99 :	174 :	299 :	499 :	999 :	over:	known
		No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
		1,386	2	18	186	409	400	85	70	16	4	196
to \$24		334	—	2	51	118	93	21	9	1	—	34
5 to \$49		321	—	5	57	105	101	11	12	2	—	28
0 to \$74		212	1	1	34	84	56	16	8	—	—	18
5 to \$99		112	—	—	13	43	40	5	3	1	—	7
00 to \$149		132	—	—	9	52	53	5	2	—	—	11
50 to \$199		62	3	—	3	17	16	9	5	—	—	4
00 to \$299		61	4	—	3	23	15	3	3	1	—	9
00 to \$399		26	4	—	1	8	5	3	4	—	—	1
00 to \$499		9	—	—	—	2	1	—	2	—	—	2
00 and over		10	—	—	—	—	2	1	2	2	—	3
known		99	1	1	27	31	21	2	1	2	—	11
Total 2/		2,770	15	27	389	894	810	141	121	25	4	324

Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crops raised (1, 2, or 3) after first standard loan.

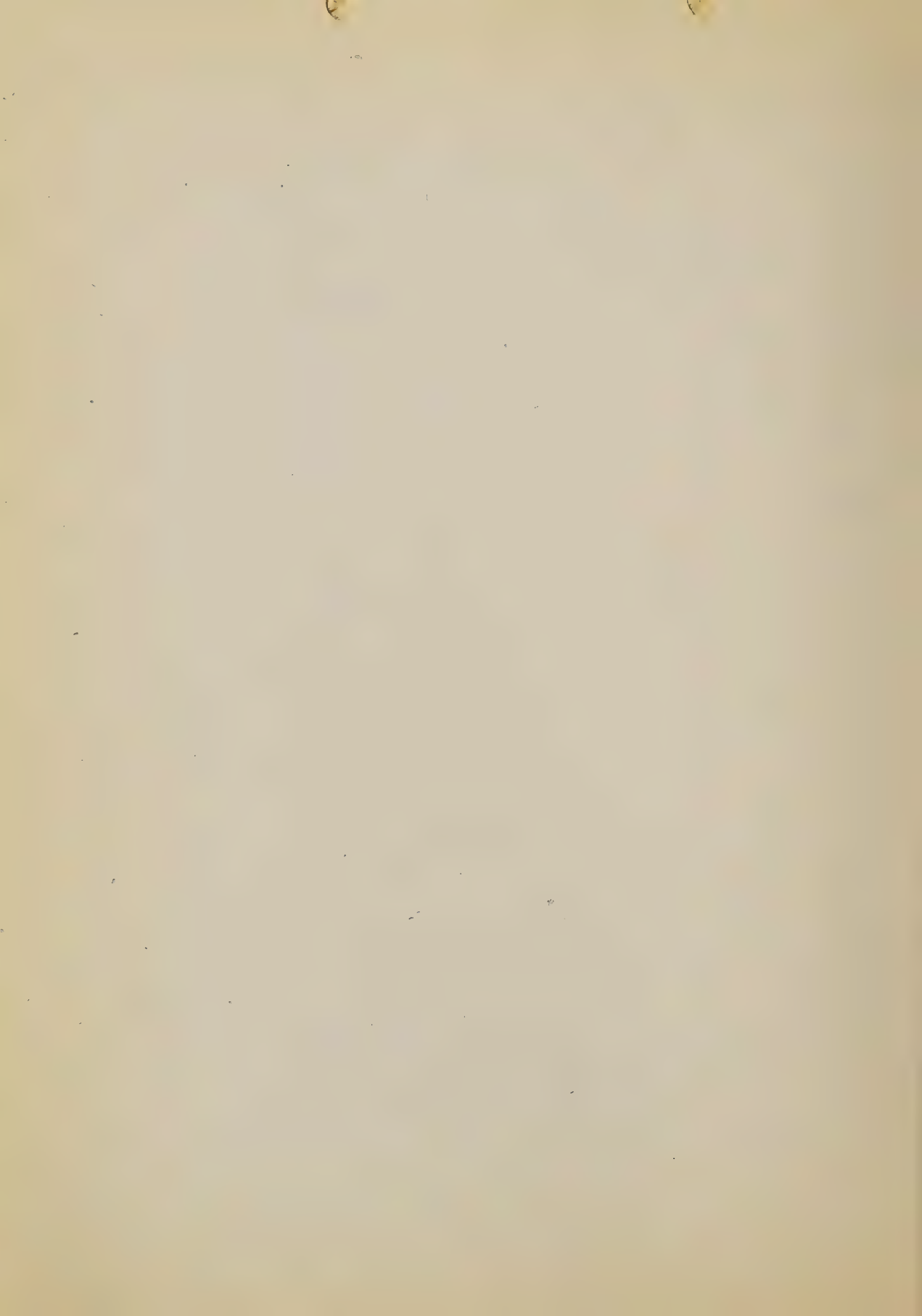
The median size farm for borrowers with receipts from off-farm work was 93 acres compared to the median of 98 acres for borrowers who had no such receipts.



Receipts from benefit pay-	:		
ments year before first	:		
standard loan	:		
	:	<u>Number</u>	<u>Percent</u>
\$0 1/	:	3,520	83.3
\$1 to \$24	:	122	2.9
\$25 to \$49	:	132	3.1
\$50 to \$74	:	118	2.8
\$75 to \$99	:	10	0.2
\$100 to \$149	:	105	2.5
\$150 to \$199	:	48	1.1
\$200 to \$299	:	61	1.4
\$300 to \$399	:	18	0.4
\$400 to \$499	:	3	0.1
\$500 and over	:	2	*
Total reporting	:	4,207	100.0
Number not reporting	:	318	

1/ Exclusive of 1,084 borrowers reporting tenure status as farm laborer or working during crop year before first standard RR loan.

(12B-1)



56.-RECEIPTS FROM

percentage of borrowers reporting  
payments during last year of record  
in program, by number of years since entry

Last from bank:	Total		Borrowers by number of			
	payments during:		years after first loan			
last year of record:	Number	Percent	1 year	2 years	3 years	
17	3,615	59.3	60.5	58.7	24.9	
18 to 19	1,03	6.7	4.4	6.5	14.3	
20 to 49	314	11.5	8.2	12.1		
50 to 574	212	7.3	5.8	8.3	14.5	
58 to 999	116	4.2	5.5	7.3	6.2	
1000 to 1999					5.7	
2000 to 2999						
3000 to 3999	5	1.6	1.5	1.6	2.2	
4000 to 4999						
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97000 to 97999						
98000 to 98999						
99000 to 99999						

to include an occasional borrower reporting no farm.  
of 2,661 borrowers with no record after entry on ER  
program.

the last year of record after entry on ER, 60 percent of  
reported no receipts from benefit payments. No receipts  
were reported by 70, 59, and 25 percent of those of  
2, and 3 years, respectively. Another 30 percent  
records after acceptance received less than  
\$100 or more.



RECORD AFTER ENTRY ON STANDARD RR PROGRAM

[illegible]

includes borrowers reporting no farms.  
Exclusive of 2,861 borrowers with no record after entry on RR program.

A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) or by peak stand and loan.



Table 58.-NUMBER OF FARM ENTERPRISES YEAR BEFORE  
RR: Number and percentage of borrowers  
classified by number of farm enterprises  
yielding 10 percent or more of cash re-  
ceipts from crops and livestock during  
year before first standard RR loan 1/

Number of farm enterprises: year before first standard loan	Total	
	Borrowers	
	Number	Percent
1	1,756	42.3
2	1,233	29.7
3	820	19.9
4	281	6.8
5	55	1.3
6	2	*
7	—	—
8	—	—
9 or 10	—	—
11 or more 2/	—	—
Total reporting	4,156	100.0
Number not reporting	334	

\* Less than 0.05 percent.

1/ Exclusive of 1,141 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 42 percent had only 1 enterprise, such as cotton, wheat, or beef cattle, which contributed 10 percent or more of the total from crops and livestock. A single enterprise was most common. Thirty percent of the borrowers depended upon 2 enterprises and 20 percent had 3 enterprises. Only 6 percent were diversified to the extent of having 4 or 5 enterprises each accounting for 10 percent or more of the cash income from crops and livestock. (11B-1)



Table 59.--NUMBER OF FARM ENTERPRISES LAST YEAR OF RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Borrowers by number of crop years after first loan				
	Total	1 year	2 years	3 years	4 or more
	Number	Percent	Percent	Percent	Percent
0 1/	68	2.5	3.5	0.8	0.9
1	1,238	44.7	44.4	43.2	37.8
2	757	27.6	25.6	28.2	34.5
3	302	10.9	13.5	11.7	11.8
4	171	6.2	7.2	6.1	7.2
5	17	.7	1.3	0.6	0.6
6	1	*	---	---	0.2
7					
8					
9 or 10					
11 or more 2/					
Total	XXX	100.0	100.0	100.0	100.0
Borrowers reporting	2,744		1,765	599	449
Borrowers not reporting 3/	26		21	4	1

\* Less than 0.05 percent.

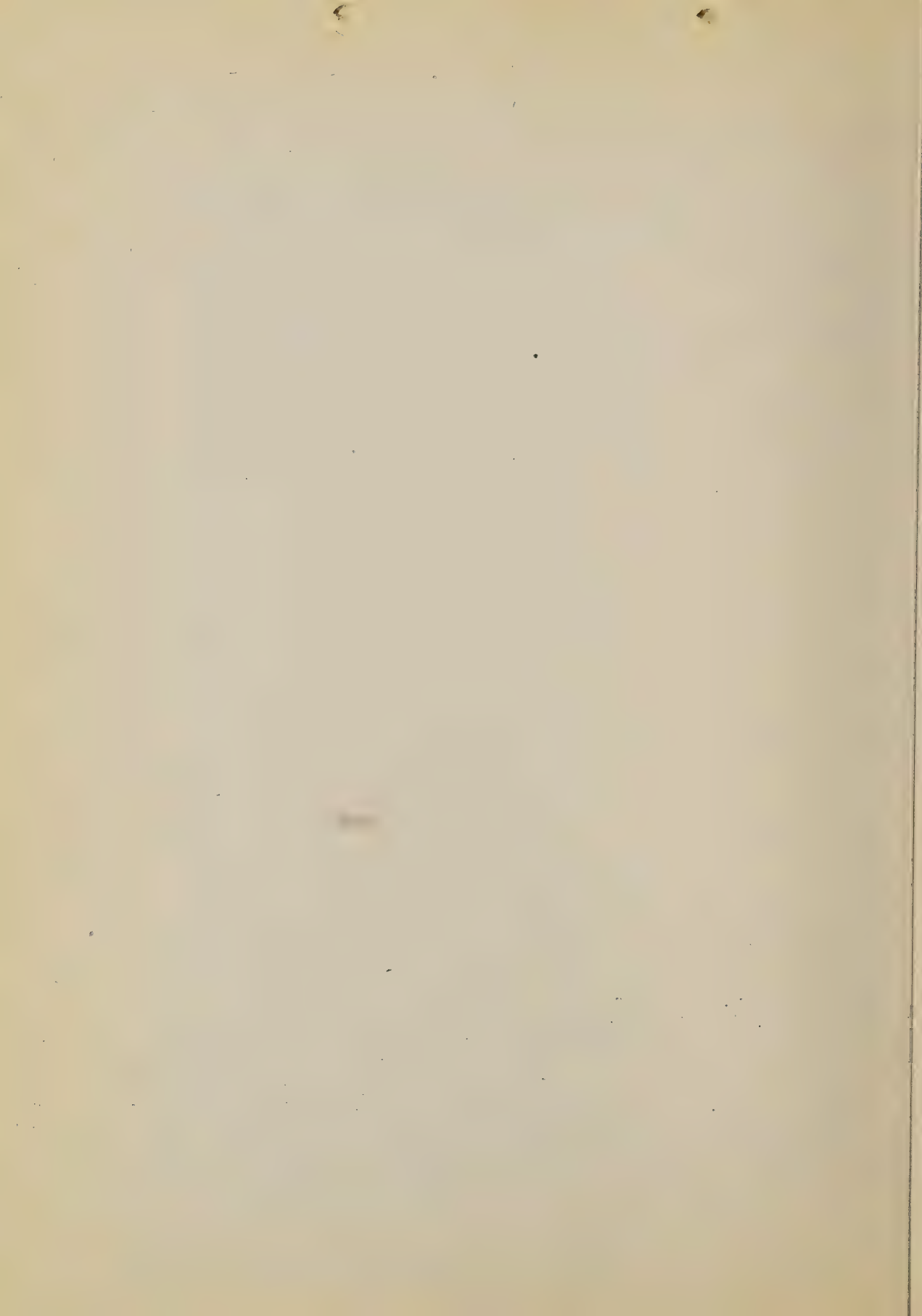
1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Between 2 and 3 percent of the borrowers reported no cash receipts from crops and livestock in the last year of record after entry on RR. One enterprise was depended upon by 45 percent of the borrowers to provide 10 percent or more of the cash income from crops and livestock and was the most common number.

For 18 percent, 2 enterprises, such as wheat, cotton, or beef cattle, contributed 10 percent or more of the cash income from crops and livestock. Less than one-fifth, 12 percent, had 3 enterprises and only 7 percent had 4 or more. There was more diversification for borrowers on the program 2 or 3 years than for those on only 1 year.



*Novelty*

the 1850 borrowers reporting, no less

Incident borrowers reporting no loss.  
 100% or more, each yielding less than the national average. Receipts from crops and livestock.

2/ Unimodal or, at best, bimodal with no record of crop years (1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837

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34 percent increased while the cost of living rose 1.30 percent.

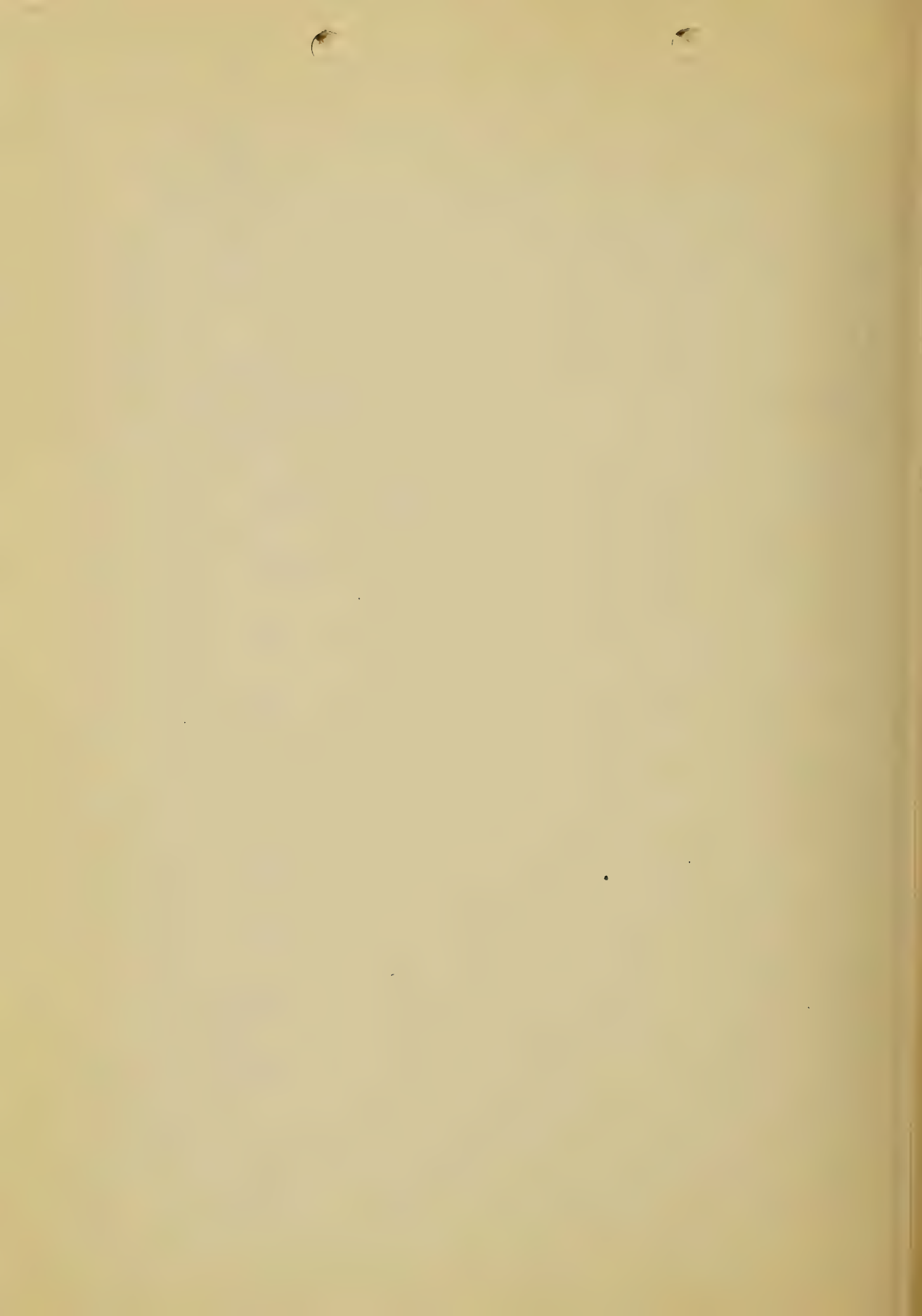


Table 61.--FAMILY EXPENDITURES YEAR BEFORE RR:  
Number and percentage of borrowers  
classified by cash family-operating  
expenditures during year before first  
standard RR loan .

Cash family-operating expendi- tures year before first st. loan	Total	
	Number	Percent
Less than \$100	93	14.4
\$100 to \$199	272	42.0
\$200 to \$299	160	24.7
\$300 to \$399	71	11.0
\$400 to \$499	39	4.5
\$500 to \$749	11	1.7
\$750 to \$999	9	1.4
\$1,000 to \$1,499	2	0.3
\$1,500 to \$1,999	—	—
\$2,000 and over	—	—
Total reporting	647	100.0
Number not reporting	4,934	
Median cash family-operating: expenditures year before ; first standard loan	\$185	

Information about family-operating expen-  
ditures the year before acceptance on RR was  
available for only 11 percent of the borrowers.  
The median for the borrowers reporting was \$185.



Table 62.-FAMILY EXPENDITURES LAST RR RECORD:  
Number and percentage of borrowers  
classified by cash family-operating  
expenditures during last year of  
record after entry on standard RR  
program

Cash family-operating expenditures during last year of record :	Total borrowers	
	Number	Percent
Less than \$100	370	28.4
\$100 to \$199	607	46.6
\$200 to \$299	230	17.6
\$300 to \$399	71	5.4
\$400 to \$499	14	1.1
\$500 to \$749	8	0.6
\$750 to \$999		
\$1,000 to \$1,499		
\$1,500 to \$1,999		
\$2,000 and over		
Total reporting	1,304	100.0
Number not reporting 1/	1,466	
Median cash family-operating: expenditures last year of record	\$146	

1/ Exclusive of 2,861 borrowers with no record  
after entry on RR program.

Information about cash family expenditures  
during the last year of record was available for  
only 47 percent of the borrowers reporting; other  
types of data. The median for those reporting  
was \$146. Twenty-eight percent of the borrowers  
spent less than \$100, 47 percent spent \$100 to  
\$199, and 25 percent spent \$200 or more for the  
family.



Tables 67, 68, 69, and 70 (Summary)

Exclusion of the equity in farm land and buildings decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods and for each of the 6 Areas in the Region. For all periods the median net worth with real estate equity was \$278 and without real estate equity was \$204, or a difference of \$76. The difference between the 2 medians was greatest for South Texas which had the largest proportion of borrowers who had been owners the year before the first loan and least for Western Oklahoma which had the smallest percentage of owners. Both with and without real estate, the median net worth increased each period. The differences are summarized as follows:

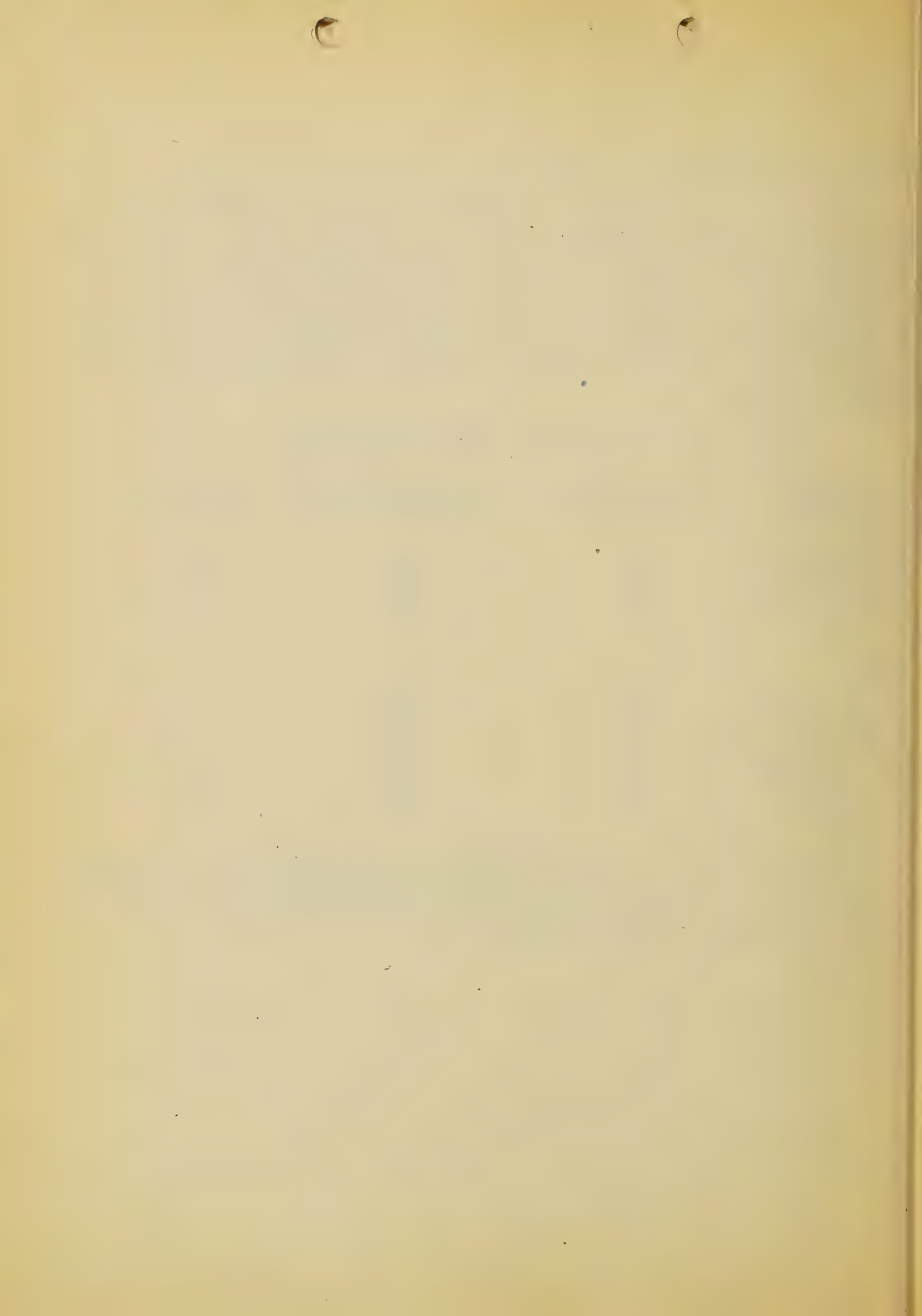
Median net worth at time of first standard loan

<u>First standard loan between</u>	<u>Including farm real estate equity</u>	<u>Excluding farm real estate equity</u>	<u>Difference</u>
3/1/36-2/28/37	\$204	\$174	\$ 30
3/1/37-2/28/38	343	299	44
3/1/38-2/28/39	636	498	138
Total, all periods	347	278	69

Areas

Western Oklahoma	458	386	72
Eastern Oklahoma	249	233	16
East Texas	239	196	43
Texas Blackland	416	359	57
South Texas	672	462	210
West Texas	467	368	99

While 1 borrower in 5 had a beginning net worth of \$1,000 or over, only 1 in 11 had that amount of net worth after the equity in real estate was excluded. Two percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and 3 percent with these items not included.



Tables 67, 68, 69, and 70

Table 67

The net worth (including real estate equities) of new borrowers increased from period to period. The medians in each of the 3 periods were \$204, \$343, and \$606, respectively. The proportion of borrowers with debts in excess of assets was about 3 percent in the first and second periods and less than 2 percent in the third period. The proportions with a net worth of \$1,000 or more were 13, 16, and 35 percent, respectively, in the first, second and third periods.

Table 68

With real estate equities included, South Texas had by far the largest median, \$672; West Texas and Western Oklahoma were next with medians of \$407 and \$458, respectively, and Eastern Oklahoma and East Texas were low with median net worths at the time of the first standard loan of \$249 and \$239, respectively. West Texas, Texas Blackland, and South Texas had the smallest proportion of borrowers, 2 percent, with a negative net worth as compared with 4 percent, the highest, in Western Oklahoma. The proportion of borrowers with a net worth of \$1,000 and over ranged from 12 percent in Eastern Oklahoma to 37 percent in South Texas.

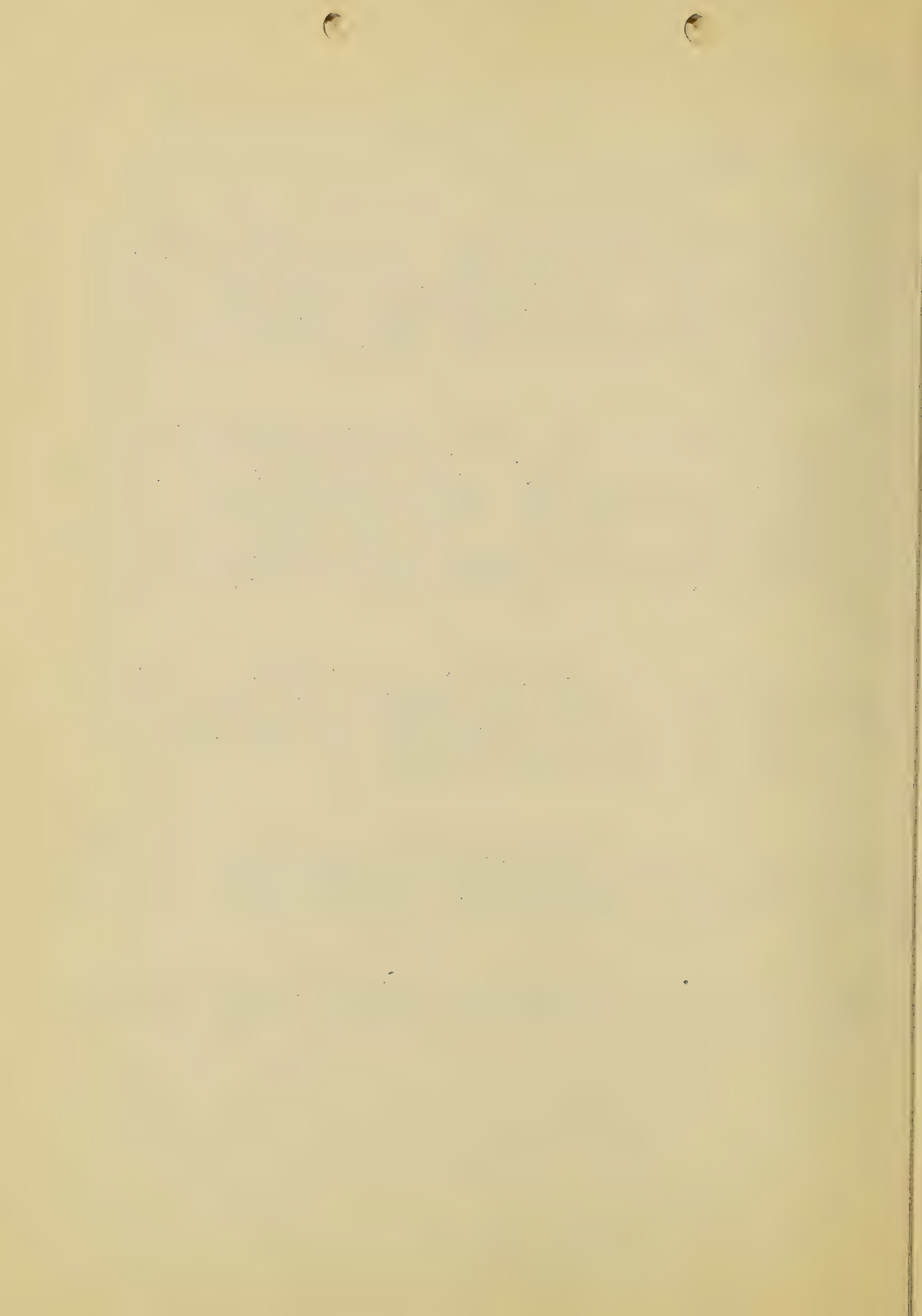
Table 69

The proportion of borrowers with a negative net worth, excluding real estate, did not exceed 4 percent in any period, but the proportion with a net worth of \$1,000 or more varied from 3 percent in the first period to 21 percent in the third period. The median net worth increased each period, being \$174, \$299, and \$476 in the first, second, and third periods, respectively.

Table 70

Six percent of the borrowers in Western Oklahoma and 5 percent of those in West Texas had a negative net worth at the time of the first loan, when real estate equities are excluded, as compared to between 2 and 3 percent in the other areas. The median net worth was lowest in East Texas, \$196, and highest in South Texas, \$462.

One-fifth of the South Texas borrowers had a net worth without farm real estate of \$1,000 or more as compared with 16 percent in both West Texas and Eastern Oklahoma, 12 percent in the Texas Blackland and 3 percent in both East Texas and Eastern Oklahoma.



17. NET WORTH AT TIME OF FIRST RR LOAN: Index and percent of net worth of borrowers classified by net worth at time of first standard RR loan, by period of first standard loan

Net worth time of first standard loan	Total borrowers	Borrowers receiving first standard loan between			
		Number	Percent	Percent	Percent
1935-1936	12	0.2	0.3	0.1	0.2
1937-1938	125	2.2	2.3	3.0	2.4
1939-1940	1,218	21.9	24.2	18.5	7.9
1941-1942	988	17.7	22.0	19.0	21.8
1943-1944	1,000	2.0	2.1	2.1	2.1
1945-1946	945	16.9	12.3	17.7	21.8
1947-1948	763	7.3	5.9	6.5	10.0
1949-1950	109	3.4	2.1	2.9	5.7
1951-1952	197	3.5	1.7	2.2	3.3
1953-1954	193	2.5	2.1	2.3	1.6
1955-1956	145	2.6	1.2	1.5	6.2
Total	702	100.0	100.0	100.0	100.0
Not reporting					1.369
Not reporting	46		21	12	33
Net worth at time of first standard loan	\$247		\$	\$	\$306

Note: 1. Percentages based on net worth at time of first standard loan. Area in the margin.



Classified by net worth at time of first standard NR loan, by Areas

Net worth at time of first standard loan	Total borrowers	Borrower's Area of residence at time of first standard loan						
		Western District	First District	Second District	Black District	Third District	Fourth District	Fifth District
\$0 or less	12	0.2	0.3	—	0.1	0.2	0.3	0.1
\$1 to \$11	123	2.2	2.3	2.7	2.6	1.4	1.6	2.2
\$12 to \$24	1,238	21.9	16.2	24.7	19.1	16.3	13.7	16.3
\$25 to \$49	988	17.7	14.1	22.6	19.8	16.2	11.5	13.3
\$50 to \$99	1,157	29.7	24.1	23.2	23.7	23.2	16.1	24.1
\$100 to \$399	945	16.9	18.5	14.4	13.0	22.1	19.9	18.2
\$400 to \$1,499	402	7.5	7.7	5.2	5.7	7.0	4.0	5.2
\$1,500 to \$1,999	109	3.4	3.4	2.3	2.6	4.0	4.3	1.4
\$2,000 to \$3,999	197	3.5	3.7	2.3	2.6	3.2	3.9	1.8
\$4,000 to \$9,999	183	3.5	5.9	1.4	2.2	4.0	7.3	5.1
\$10,000 and over	258	2.8	3.9	0.8	0.7	2.1	11.5	6.0
Total	111	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under reporting	5,585	739	1,779	1,796	944	373	754	
Under not reporting	46	7	14	11	3	6	3	
Under net worth at time of first standard loan:	\$347	\$158	\$249	\$239	\$416	\$672	\$467	



Table 70.—NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST STANDARD LOAN. Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by areas

Net worth, excluding equity in farm real estate, at time of first standard loan	Number of borrowers	Borrowers' Area of residence at time of first standard loan						
		East and West	East	West	Texas	Black	Texas	Black
		Number	Percent	Number	Percent	Number	Percent	Number
\$400 or more	21	0.4	0.8	---	0.1	0.3	0.3	0.9
\$400 to \$499	161	2.9	5.3	3.2	2.0	1.7	2.4	2.7
\$500 to \$999	1,309	23.4	17.1	26.2	33.5	17.9	15.5	17.0
\$1,000 to \$1,499	1,139	20.4	14.0	23.9	25.4	16.3	15.0	16.3
\$1,500 to \$1,999	1,411	25.3	21.8	26.7	25.0	27.2	24.3	25.7
\$2,000 to \$2,999	1,021	18.3	14.8	16.7	16.7	22.5	17.4	17.7
\$3,000 to \$3,999	301	5.4	4.4	2.2	2.2	7.1	10.7	12.9
\$4,000 to \$4,999	101	1.8	0.9	0.5	0.4	2.3	1.2	2.7
\$5,000 to \$5,999	71	1.4	0.4	0.4	0.4	2.0	1.2	2.7
\$6,000 to \$6,999	27	0.5	0.9	0.1	0.3	0.3	0.4	1.2
\$7,000 and over	9	0.2	0.1	---	0.1	0.4	---	1.4
Total	2,221	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	2,087	73	1,379	1,395	945	774	754	
Number not reporting	44	5	16	11	4	5	3	
Median net worth, excluding equity in farm real estate at time of first standard loan:	278	\$380	\$232	\$196	\$359	\$462	\$358	



equity in farm real:

Net worth, excluding equity in firm real assets, at time of 1988 standard loan  
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*Journal of Management Studies*, 19(1), 67-80.

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1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

Notes: A comparable table is also available for (a) each area in the Region; (b) for each of the 3 periods of first standard loan; and (c) for each area by each of the 3 periods of first standard loan.

This table shows the relationship between net worth with and net worth without real estate and shows how excluding the real estate equity almost always gives a lower net worth figure in those cases where there is real estate.



Table 12. - CHANGES IN NET WORTH. Borrowers are grouped by change in net worth from time of first standard loan to time of last record after entry on standard program, by period of first standard loan.

Change in net worth	Total		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36-2/28/37	3/1/37-3/31/38	4/1/38-2/28/39	3/1/39-2/28/40
-\$1,000 or more	67	2.4	2.6	1.7	3.7	
-\$999 to -\$500	106	3.8	4.5	2.2	4.0	
-\$499 to -\$250	248	9.0	11.2	7.1	3.4	
-\$249 to -\$125	341	12.5	17.9	7.4	5.7	
-\$124 to -\$1	541	19.7	22.8	16.4	21.1	
\$1 to \$124	488	17.7	15.8	20.7	17.7	
\$125 to \$249	302	12.0	9.0	16.0	15.5	
\$250 to \$499	317	11.5	7.6	15.6	13.5	
\$500 to \$999	189	7.2	5.8	7.8	12.4	
\$1,000 to \$1,999	84	3.0	2.6	4.9	5.6	
\$2,000 and over	32	1.0	0.7	1.1	2.5	
Total	2,759	100.0	100.0	100.0	100.0	
Number reporting	2,759		1,530	506	723	
Number not reporting 1/	11		2	6	3	
Median change in net worth	\$19		-\$46	\$88	\$161	

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

(3HL)



Table 73.-CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in net worth, excluding equity in farm real estate		Borrowers by number of crop years									
		Total borrowers		after first loan and specified last year of record		2 ending between		3 ending between		4 ending between	
		Number; Percent		Number; Percent		Number; Percent		Number; Percent		Number; Percent	
\$1,000 or more	20	0.7	0.7	0.7	0.5	0.8	0.3	0.3	0.3	1.3	
\$500 to \$999	78	2.8	2.8	3.4	0.9	2.8	2.5	3.7	1.4	3.3	
\$250 to \$499	244	8.9	7.9	9.9	5.6	6.7	9.6	13.6	5.5	11.6	
\$125 to \$249	395	14.3	15.0	24.3	10.6	7.8	11.5	15.0	7.9	15.6	
\$50 to \$124	606	21.9	24.0	32.7	23.6	16.4	19.7	21.6	17.6	17.2	
\$25 to \$49	554	20.1	20.5	17.1	25.0	22.3	20.4	21.3	15.4	18.2	
\$10 to \$24	353	12.8	13.2	6.8	18.5	17.6	14.0	12.6	15.5	9.6	
\$5 to \$9	514	11.4	10.4	4.0	11.1	16.1	12.7	6.6	19.0	13.3	
\$1,000 to \$1,999	148	5.4	4.1	1.3	1.9	7.3	7.3	4.7	10.0	7.6	
\$2,000 and over	40	1.5	1.2	---	1.4	2.1	1.7	0.3	5.3	2.2	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	2,757	1,716	708	216	792	591	301	290	450		
Median change in net worth, excluding equity in farm real estate	\$8	-\$1	-\$73	\$44	\$67	\$39	-\$23	\$112	\$6		
1/ Exclusive of 2,861 borrowers with no record after entry on RR program.											
2/ Dates of specified last years of record are only approximate; in Region VIII the beginning dates of the crop year varied by counties and ranged from August 1 to January 1.											

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.  
2/ Dates of specified last years of record are only approximate; in Region VIII the beginning dates of the crop year varied by counties and ranged from August 1 to January 1.

STATE OF NEW YORK

IN SENATE

JANUARY 10, 1900

REPORT OF THE

COMMISSIONERS OF THE LAND OFFICE

IN RESPONSE TO A RESOLUTION PASSED BY THE SENATE

APRIL 10, 1899

ALBANY: J.B. LEECH, STATE PRINTER, 1900.

STATE	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	TOTAL
LAND	10.1	10.5	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	120.3
WATER	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	120.3
MINES	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	120.3
RAILROADS	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	120.3
UNDEVELOPED LAND	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	120.3
TOTAL	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	600.3

THE COMMISSIONERS OF THE LAND OFFICE

ALBANY, N. Y., JANUARY 10, 1900.

ALBANY: J.B. LEECH, STATE PRINTER, 1900.

of borrowers classified by net worth at time of first standard loan and by change in net worth including equity in farm and mobile, at time of first loan after entry on standard loan program

Net worth, including equity in farm real estate, at time of first standard loan	Total	Change in net worth, exclusive of equity in farm real estate									
		Less than \$1,000	\$1,000 to \$1,999	\$2,000 to \$2,999	\$3,000 to \$3,999	\$4,000 to \$4,999	\$5,000 to \$5,999	\$6,000 to \$6,999	\$7,000 to \$7,999	\$8,000 to \$8,999	\$9,000 to \$9,999
Under \$500	6	1	1	1	1	1	1	1	1	1	1
\$500 to \$1,499	112	2	2	10	8	22	18	27	17	6	1
\$1,500 to \$2,499	720	2	43	98	227	152	93	78	20	6	1
\$2,500 to \$3,499	650	4	44	102	159	154	92	64	25	2	4
\$3,500 to \$4,499	717	16	69	112	138	154	93	81	46	4	2
\$4,500 to \$5,499	416	2	33	68	58	63	54	43	55	25	1
\$5,500 to \$6,499	89	4	13	9	11	9	14	11	5	6	1
\$6,500 to \$7,499	33	6	3	5	3	2	1	2	3	6	2
\$7,500 to \$8,499	15	4	1	1	1	1	1	1	1	1	1
\$8,500 to \$9,499	5	1	2	1	1	1	1	1	1	1	1
\$9,500 to \$10,499	4	3	1	1	1	1	1	1	1	1	1
\$10,500 and over	3	1	1	1	1	1	1	1	1	1	1
Unknown	3	1	1	1	1	1	1	1	1	1	1
Total	2,770	20	78	264	395	606	554	353	314	148	40

Exclusive of 2,861 borrowers with no record after entry on NR program.

Notes: A considerable number is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The change of net worth of some borrowers is not reported, exclusive of the equity in farm real estate, and little relation to the amount of net worth at the time of entry on NR.

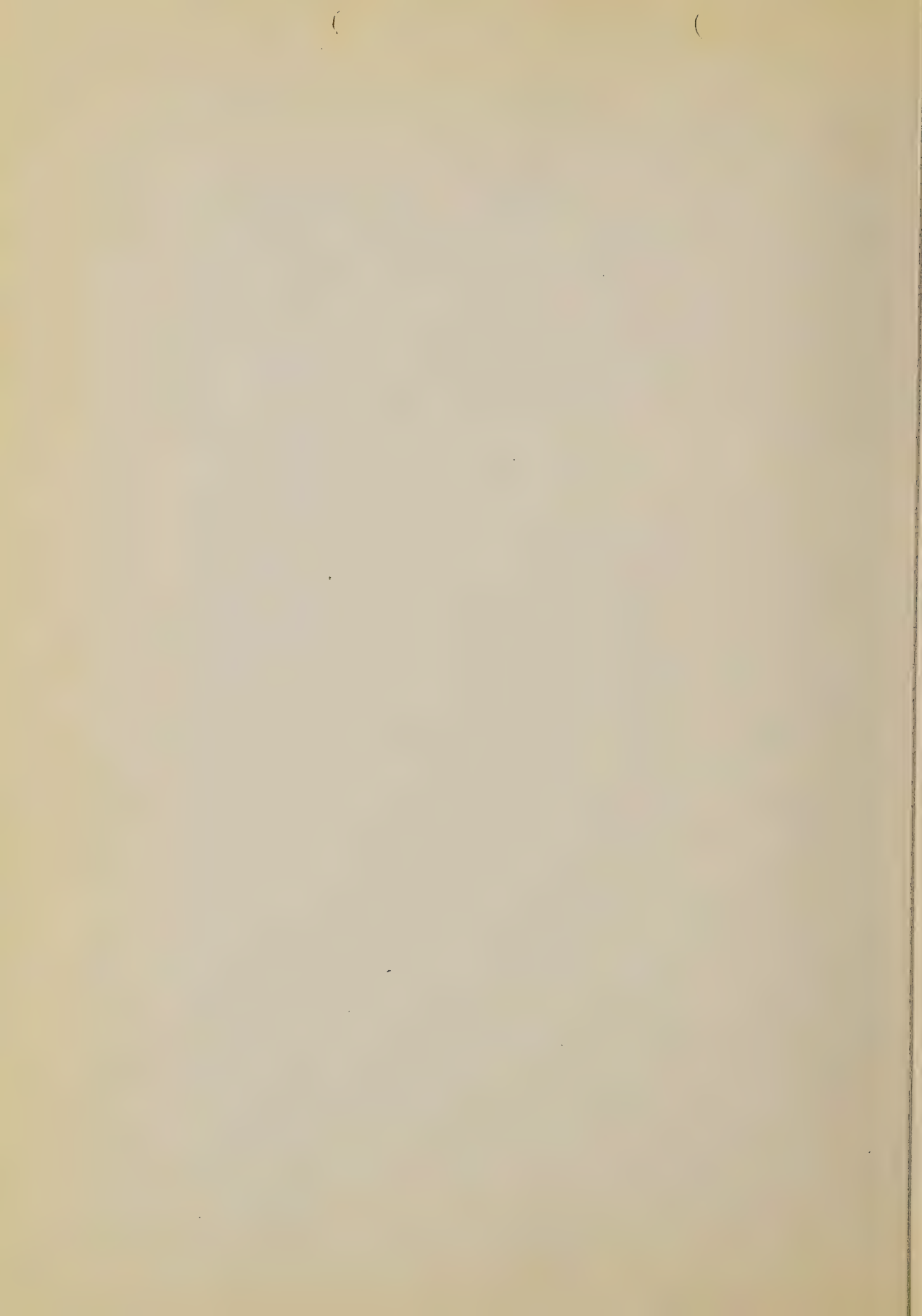
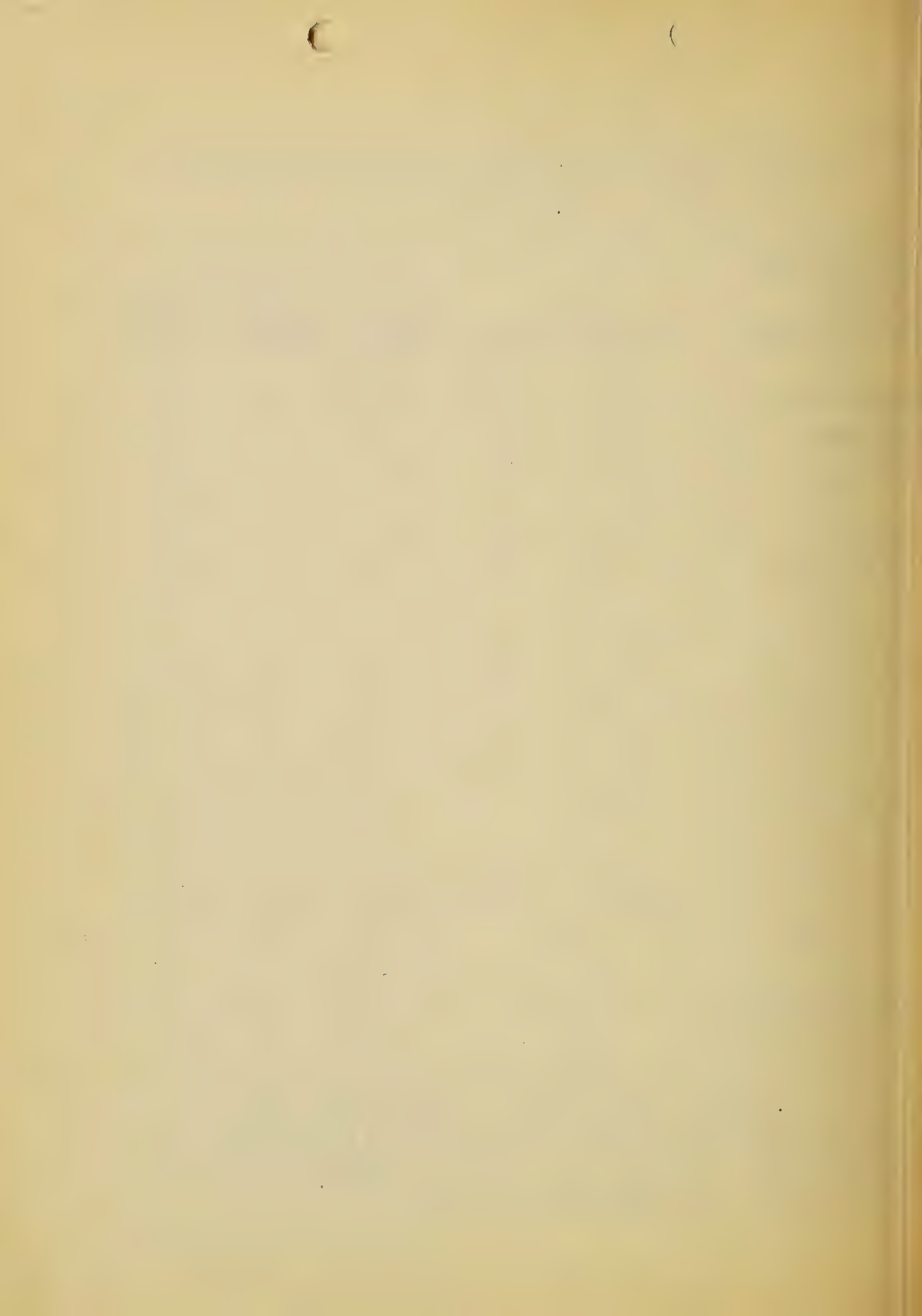


Table 75.-ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by value of assets at time of first standard RR loan, by period of first standard loan

Value of assets at time of first standard loan	Total		Borrowers receiving			
	Borrowers		first standard loan between			
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
Less than \$125	1,032	18.5	30.9	14.7	4.9	
\$125 to \$249	831	14.9	19.8	15.2	7.7	
\$250 to \$499	1,130	20.3	20.3	24.3	16.2	
\$500 to \$999	1,035	18.5	13.4	22.9	21.6	
\$1,000 to \$1,499	461	8.3	5.8	7.4	12.4	
\$1,500 to \$1,999	254	4.5	2.4	4.4	7.7	
\$2,000 to \$2,999	270	4.8	2.8	4.0	8.5	
\$3,000 to \$3,999	157	2.8	1.5	1.8	5.6	
\$4,000 to \$5,999	159	2.8	1.4	2.3	5.4	
\$6,000 to \$9,999	141	2.6	0.9	2.3	5.1	
\$10,000 and over	111	2.0	0.8	0.7	4.9	
Total	2,113	100.0	100.0	100.0	100.0	
Number reporting	5,586		2,330	1,586	1,670	
Number not reporting	45		20	11	12	
Median value of assets at time of first standard loan	\$456		\$246	\$457	\$993	

One-third of the borrowers had assets, including real estate, of less than \$250 at the time of the first standard loan. The proportion of borrowers with assets of this amount decreased from 51 percent in the first period to 13 percent in the third period. The median amount of assets varied markedly from period to period, being \$246, \$457, and \$993 for first, second, and third period borrowers, respectively.



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Region VIII

Table 76.—NUMBER OF COWS AT TIME OF FIRST  
RR LOAN: Number and percentage  
of borrowers classified by number  
of cows owned at time of first  
standard RR loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	1,875	33.5
1	1,357	24.3
2	868	15.5
3	440	7.9
4	300	5.4
5 to 9	497	8.9
10 to 19	109	1.9
20 to 39	24	0.4
40 and over	11	0.2
No cows, but 1 or more other cattle	104	1.9
Cattle, type unknown	6	0.1
Total reporting	5,591	100.0
Number not reporting	40	

At the time of entry on the RR program, one-third of the borrowers had no cows or other cattle. Another two-fifths had 1 or 2 cows. Less than 1 percent had 20 or more cows. The proportion of borrowers without any cattle was considerably larger than the percentage who had been farm laborers or "nonfarm" during the major part of the year before the first loan.

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94. The ninety-fourth part of the report	95. The ninety-fifth part of the report	96. The ninety-sixth part of the report
97. The ninety-seventh part of the report	98. The ninety-eighth part of the report	99. The ninety-ninth part of the report
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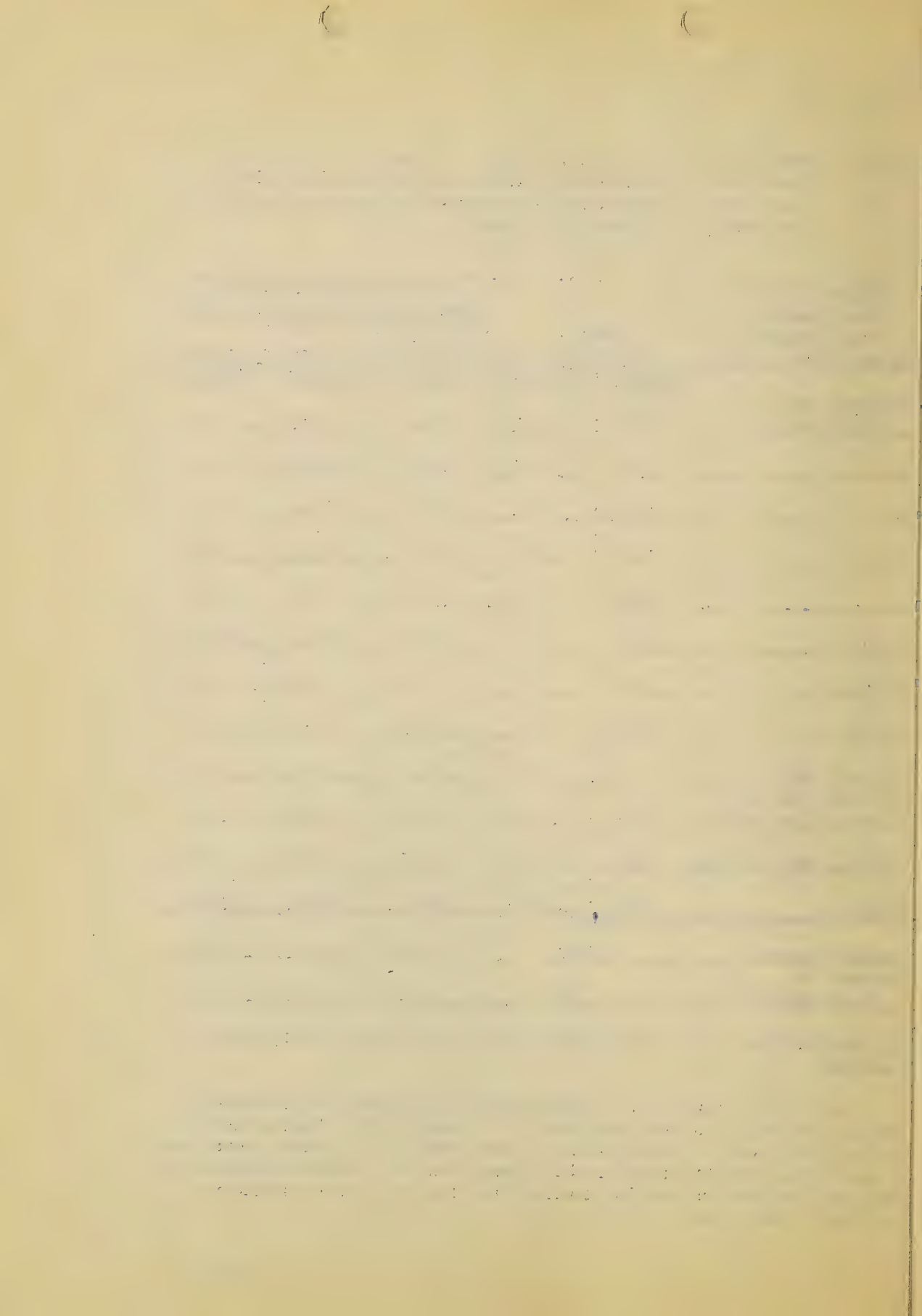
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Table 77.—NUMBER OF COWS AND PERCENTAGE OF BORROWERS CLASSIFIED BY NUMBER OF COWS OWNED AT TIME OF LAST RECORD AFTER ENTRY ON STEWARD R.R. PROGRAM, BY NUMBER OF CROP YEARS AFTER FIRST LOAN

Number of cows at time of last record after entry on RR	Total borrowers	Borrowers by number of crop years after first loan			
		1 year	2 years	3 years	4 years
		Number	Percent	Number	Percent
No cows, no other cattle	273	11.1	11.4	9.6	9.6
1	739	26.7	23.4	25.8	20.4
2	563	20.4	20.1	20.6	22.0
3	340	10.3	11.9	12.6	12.0
4	239	8.5	7.6	8.9	12.5
5 to 9	455	16.5	15.2	17.4	22.0
10 to 19	85	3.1	3.0	1.9	5.0
20 to 39	1	0.5	0.6	0.3	0
40 and over	7	0.3	0.3	0.2	—
No cows, but 1 or more other cattle	25	0.9	0.9	1.2	0.7
Cattle, type unknown	16	0.6	0.5	0.5	0.9
Total	2,764	100.0	100.0	100.0	100.0
Number reporting	2,764	1,771	593	451	—
Number not reporting 1/	6	5	1	—	—

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Only 10 percent of the borrowers had no cattle at the time of their last record after entry on RR. Almost half, 47 percent, had only 1 or 2 cows. Thirty-seven percent had 3 to 10 cows. Less than 1 percent of the borrowers had 20 cows or more. The longer borrowers had been on the program the smaller was the proportion having no cattle or having only 1 cow.



For Animals Travel Use Only  
Region VII

number of borrowers identified by  
number of loans owned at time of last standard loan and at time of last record after using  
standard RR program

[illegible]

This table shows that most of the borrowers increased their number of cows after entry on I.R.A.



Table 79.—NUMBER OF HENS AT TIME OF FIRST RE-  
 LOAN: Number and percentage of bor-  
 rowers classified by number of hens  
 owned at time of first standard loan

Number of hens at time of first standard loan :	Total	
	Number	Percent
No hens, no other poultry :	866	15.5
1 to 24 :	1,868	33.4
25 to 49 :	1,223	21.9
50 to 74 :	527	9.4
75 to 99 :	165	3.0
100 to 149 :	147	2.6
150 to 199 :	47	0.8
200 and over :	28	0.5
No hens, but other poultry :	134	2.4
Poultry, type unknown :	586	10.5
Total reporting :	5,591	100.0
Number not reporting :	40	

About 16 percent of the borrowers had no hens or other poultry at the time of the first standard loan; this is less than the proportion of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. More than one-half had less than 50 hens. Four percent had 100 hens or more.

The first part of the report  
 deals with the general situation  
 of the country and the  
 progress of the work.  
 The second part contains  
 a detailed account of the  
 various projects and  
 the results obtained.  
 The third part is devoted  
 to the financial statement  
 and the balance sheet.  
 The fourth part contains  
 the conclusions and  
 the recommendations.  
 The fifth part is the  
 appendix, which contains  
 the various documents  
 and the tables of figures.  
 The sixth part is the  
 index, which gives the  
 location of the various  
 subjects treated in the  
 report.

1.	100	100	100	100	100
2.	100	100	100	100	100
3.	100	100	100	100	100
4.	100	100	100	100	100
5.	100	100	100	100	100
6.	100	100	100	100	100
7.	100	100	100	100	100
8.	100	100	100	100	100
9.	100	100	100	100	100
10.	100	100	100	100	100

For Administrative Use Only  
Region VIII

Table 80.-NUMBER OF HENS LAST RR RECORD: Number and percentage of borrowers classified by number of hens owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of hens at time of last record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
No hens, no other poultry	103	3.9	4.1	3.9	3.1	
1 to 24	499	13.1	21.6	19.1	3.3	
25 to 49	539	20.2	22.7	23.9	6.2	
50 to 74	272	9.9	10.4	12.4	4.5	
75 to 99	79	1.9	2.8	3.4	2.2	
100 to 149	80	2.9	3.4	2.7	1.1	
150 to 199	12	0.4	1.3	0.3	0.2	
200 and over	14	0.5	0.5	0.5	0.6	
No hens, but other poultry	56	2.0	2.1	2.2	1.6	
Poultry, type unknown	1,082	30.2	31.3	31.6	73.4	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	2,751		1,751	591	449	
Number not reporting 1/	9		5	3	1	

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, 4 percent of the borrowers had no hens or other poultry. The proportion was slightly lower for borrowers who had been on the program 3 years than for those who had been on 1 or 2 years. Interpretation of the data on size of flock is difficult because 30 percent of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of less than 50 hens were most common.



# For Administrative Use Only Region VIII

Table 1. Number of Hens at Time of First and Last Record. Number of borrowers classified by number of hens owned at time of first standard loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Borrowers by number of hens at time of last record after entry on RR									
	No. hens, 1 to 20	No. hens, 21 to 30	No. hens, 31 to 40	No. hens, 41 to 50	No. hens, 51 to 60	No. hens, 61 to 70	No. hens, 71 to 80	No. hens, 81 to 90	No. hens, 91 to 100	No. hens, 101 and over
Total	108	108	108	108	108	108	108	108	108	108
1st	108	108	108	108	108	108	108	108	108	108
No. hens, no other poultry	430	45	67	97	33	10	7	1	6	134
1 to 20	1,102	34	306	225	73	30	9	1	2	395
21 to 30	720	19	60	102	03	9	20	5	1	318
31 to 40	262	4	9	31	49	16	15	---	6	124
41 to 50	70	1	1	3	16	8	9	4	1	34
51 to 60	88	1	1	17	8	4	14	1	3	21
61 to 70	12	1	---	---	---	---	1	1	---	8
71 to 80	4	---	---	1	---	---	---	---	---	2
81 to 90	69	2	15	12	2	2	4	---	5	29
91 to 100	27	1	3	4	2	---	---	---	---	17
101 and over	3	---	1	2	---	---	---	---	---	---
No. hens, but other poultry	2,770	108	499	559	272	79	80	12	14	56
1 to 20	2,770	108	499	559	272	79	80	12	14	56
21 to 30	---	---	---	---	---	---	---	---	---	---
31 to 40	---	---	---	---	---	---	---	---	---	---
41 to 50	---	---	---	---	---	---	---	---	---	---
51 to 60	---	---	---	---	---	---	---	---	---	---
61 to 70	---	---	---	---	---	---	---	---	---	---
71 to 80	---	---	---	---	---	---	---	---	---	---
81 to 90	---	---	---	---	---	---	---	---	---	---
91 to 100	---	---	---	---	---	---	---	---	---	---
101 and over	---	---	---	---	---	---	---	---	---	---
Total 1/	2,770	108	499	559	272	79	80	12	14	56

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The General tendency was to increase the number of hens after entry on RR but the fact that the number of hens was unknown for 39 percent at the time of their last record - although they were known to have had







Table 83.—NUMBER OF COWS AND HEIFERS LAST RECORDED: Number of borrowers classified by number of cows owned and by number of loans entered up time of last record after entry on standard RR program

Number of cows at time of last record after entry on RR	Number of loans entered up time of last record after entry on RR														
	No loans, 1 to 25	26 to 50	51 to 75	76 to 100	101 to 125	126 to 150	151 to 175	176 to 200	201 to 250	251 to 300	301 to 350	351 to 400	401 to 450	451 to 500	501 or more
No cows, no other cattle	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
1	739	25	219	189	62	15	10	---	---	12	---	---	---	---	---
2	563	13	93	120	66	23	14	1	6	14	---	---	---	---	---
3	240	4	32	63	40	11	11	2	3	5	---	---	---	---	---
4	239	6	14	43	28	6	10	1	1	5	---	---	---	---	---
5 to 9	485	9	32	65	39	13	27	6	4	12	---	---	---	---	---
10 to 19	85	3	4	6	5	2	3	---	1	2	---	---	---	---	---
20 to 39	13	---	---	1	2	---	---	---	---	---	---	---	---	---	---
40 and over	7	1	---	---	---	---	1	1	---	---	---	---	---	---	---
No cows, but 1 or more cattle	26	3	---	8	3	---	2	---	---	---	---	---	---	---	---
Cattle, type unknown	16	---	---	2	1	---	---	---	---	---	---	---	---	---	---
Unknown	6	1	---	---	---	---	---	---	---	---	---	---	---	---	---
Total 1/	12,770	108	400	459	272	79	80	12	14	56	11,082	---	---	---	---

1/ Exclusive of 2,851 borrowers with no record after entry on RR program.

Notes: A comparable table is also available which shows borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

At the time of the last record 7 out of every 8 borrowers had both poultry, and cattle.



Table 84.-NUMBER OF SOWS AT TIME OF FIRST IR  
LOAN: Number and percentage of bor-  
rowers classified by number of sows  
owned at time of first standard RL loan

Number of sows at time of first standard loan:	Total borrowers	
	Number	Percent
No sows, no other hogs	2,873	51.4
1	1,143	20.5
2	308	5.5
3	100	1.8
4	25	0.6
5	19	0.3
6 to 10	17	0.3
11 or more	15	0.3
No sows, but 1 or more other hogs	777	13.9
Hogs, type unknown	302	5.4
Total reporting	5,589	100.0
Number not reporting	12	

Over one-half, 51 percent, of the borrowers had no hogs at the time of their first standard loan, one-fifth had 1 sow. Fourteen percent had no sow but did have 1 or more other hogs. The proportion without hogs was two and one-half times as large as the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.

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 deals with the general situation  
 and the results of the survey.  
 The second part contains the  
 detailed description of the  
 various types of plants found.  
 The third part gives the  
 results of the chemical analysis.  
 The fourth part contains the  
 conclusions and recommendations.  
 The fifth part is the appendix.  
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Table 85.—NUMBER OF SOWS LAST RECORDED: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Number	Percent	Percent	Percent	Percent	Percent
No sows, no other hogs	698	25.3	24.6	25.3	27.0	
1	769	28.0	30.0	26.3	26.3	
2	86	3.2	7.0	10.2	6.0	
3	62	2.2	2.2	2.9	1.6	
4	21	1.1	1.0	1.4	1.3	
5	15	0.5	0.7	0.2	0.4	
6 to 10	17	0.6	0.8	0.2	0.4	
11 or more	4	0.1	0.2	0.2		
No sows, 1 or more other hogs	300	11.4	10.1	11.7	5.1	
Hogs, type unknown	425	15.6	12.5	13.1	30.1	
Total	XXIX	100.0	100.0	100.0	100.0	
Number reporting	2,981		1,972	301	409	
Number not reporting 1/	9		5	3	1	

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

One-fourth of the borrowers had no hogs at the time of their last record after entry on RR. The fact that 23 percent of the borrowers were known to have hogs but the type of hogs was unknown, limits the value of the percentage distribution by number of sows. However, 1 sow was by far the most common for those reporting the number.

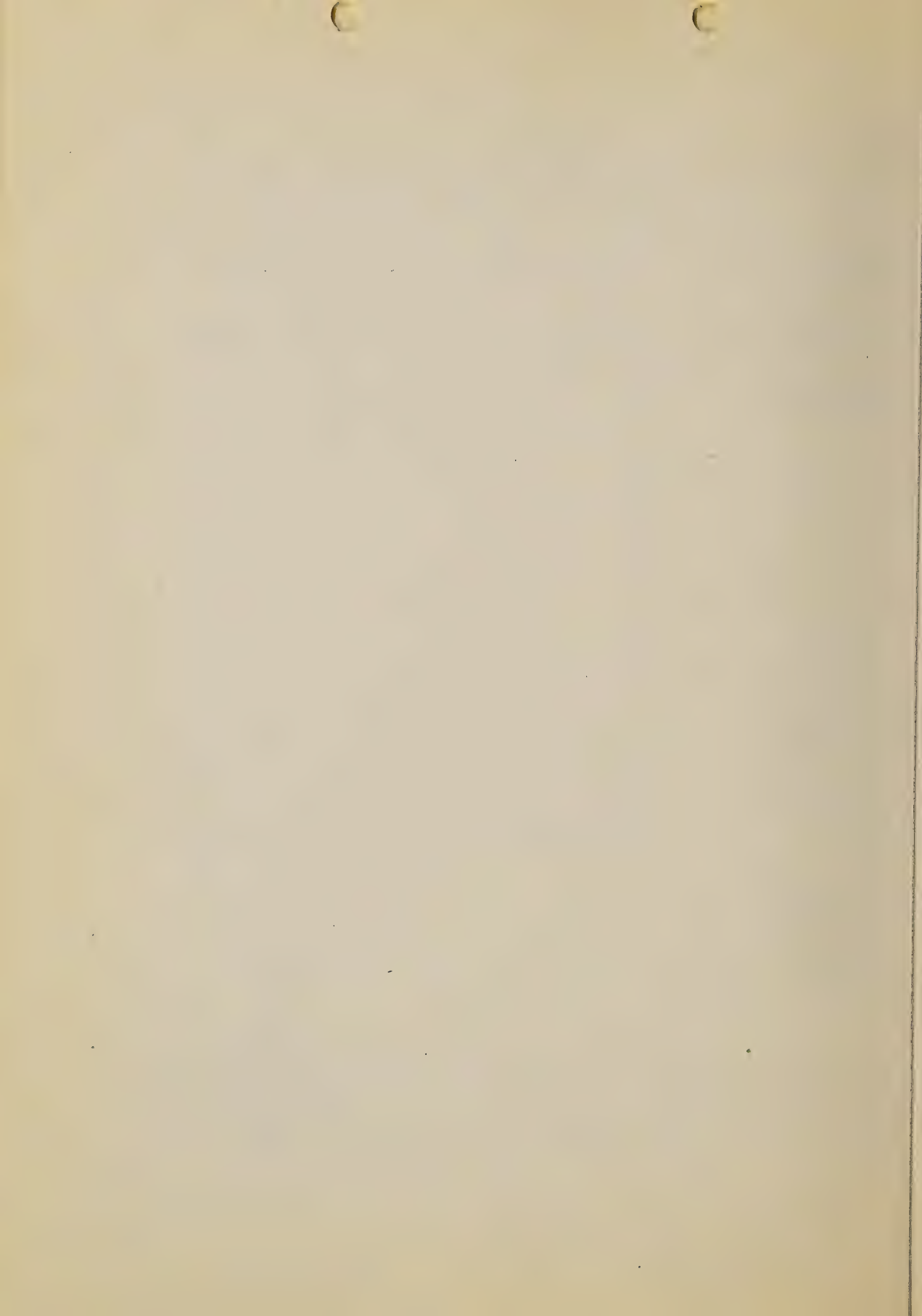


TABLE 1. NUMBER OF SOWS AT THE OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan, and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Borrowers by number of sows at time of last record after entry on RR	No. of borrowers classified by number of sows owned at time of last record after entry on RR									
		No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers	No. of Borrowers
No sows, no other hogs	1,517	513	414	91	22	7	3	2	1	177	261
1	608	85	213	64	14	4	1	1	1	68	157
2	158	5	34	35	12	7	3	4	1	7	51
3	47	3	6	10	8	5	3	1	1	8	9
4	14	1	1	3	2	2	1	1	1	1	5
5	9	1	1	1	1	1	2	1	1	1	4
6 to 10	5	1	1	1	1	1	1	3	1	1	1
11 or more	8	1	1	1	1	1	1	1	1	1	1
No sows, 1 or more other hogs	309	90	98	21	4	5	1	1	1	66	112
Hogs, type unknown	11	2	1	1	1	1	1	1	1	2	5
Unknown	4	1	2	1	1	1	1	1	1	1	1
Total 1/	2,770	698	769	226	62	31	15	17	4	314	625

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.  
Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The fact that the number of sows was unknown for 23 percent of the borrowers at the time of their last record - although they were known to have hogs - makes it difficult to see what the shifts were in number of sows. Although some who had hogs at the time of the first loan had none at the time of the last record and 34 percent of those who previously had no hogs still had none, the general tendency was an increase in hog raising.



Table 91.-LIABILITIES AT TIME OF FIRST RR LOAN:  
Number and percentage of borrowers  
classified by liabilities at time of  
first standard RR loan

Liabilities at time of first standard loan	Total	
	borrowers	
	Number	Percent
\$0	2,127	38.1
\$1 to \$124	1,247	22.3
\$125 to \$249	580	10.4
\$250 to \$499	603	10.8
\$500 to \$749	273	4.9
\$750 to \$999	175	3.1
\$1,000 to \$1,499	200	3.6
\$1,500 to \$1,999	92	1.6
\$2,000 to \$2,999	109	1.9
\$3,000 to \$4,999	109	1.9
\$5,000 and over	79	1.4
Total reporting	5,594	100.0
Number not reporting	37	
Median liabilities	\$67	

Thirty-eight percent of the borrowers reported no liabilities at the time of their first loan. Another 44 percent had liabilities of less than \$500. Seven percent owed \$1,500 or more and over 1 percent had liabilities of \$5,000 or more. The median liabilities were \$67. These data include real estate mortgages.

The first part of the report  
 deals with the general situation  
 and the results of the  
 investigation. The second part  
 contains the detailed description  
 of the methods used and the  
 results of the experiments.  
 The third part discusses the  
 results of the experiments and  
 compares them with the results  
 of other investigations. The  
 fourth part contains the  
 conclusions of the investigation  
 and the recommendations for  
 further work.

The results of the investigation  
 show that the method used  
 is suitable for the purpose  
 of the investigation. The  
 results of the experiments  
 are in good agreement with  
 the results of other  
 investigations. The  
 conclusions of the investigation  
 are that the method used  
 is suitable for the purpose  
 of the investigation.

Table 92.--CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
-\$1,000 or more	21	0.8	0.8	0.5	0.9	
-\$999 to -\$500	34	1.2	1.2	1.2	1.3	
-\$499 to -\$250	54	2.0	2.3	1.2	1.8	
-\$249 to -\$125	73	2.6	2.9	2.2	2.2	
-\$124 to -\$1	195	7.1	7.7	7.8	3.6	
\$0 to \$124	506	18.3	20.9	15.3	12.4	
\$125 to \$249	503	18.2	18.4	19.2	16.0	
\$250 to \$499	840	30.3	29.4	30.2	34.8	
\$500 to \$999	469	17.0	15.1	18.7	21.8	
\$1,000 to \$1,999	47	1.7	1.0	2.2	3.6	
\$2,000 and over	22	0.8	0.3	1.5	1.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	2,764		1,721	593	450	
Number not reporting 1/	6		5	1	—	
Median change in liabilities	\$249		\$221	\$272	\$334	

1/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Fourteen percent of the borrowers for whom there was a record of change had decreased their indebtedness since receiving their first standard loan. Such a decrease was reported for 15, 13, and 10 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first loan. Nearly one-fifth had increased their liabilities by \$500 or more. Sixteen, 22, and 27 percent of those on the program 1, 2 and 3 years, respectively, had increased their liabilities by this amount. The median change in liabilities was an increase of \$249 with the increases being \$221, \$272, and \$334 for borrowers on the program 1, 2, and 3 years, respectively.



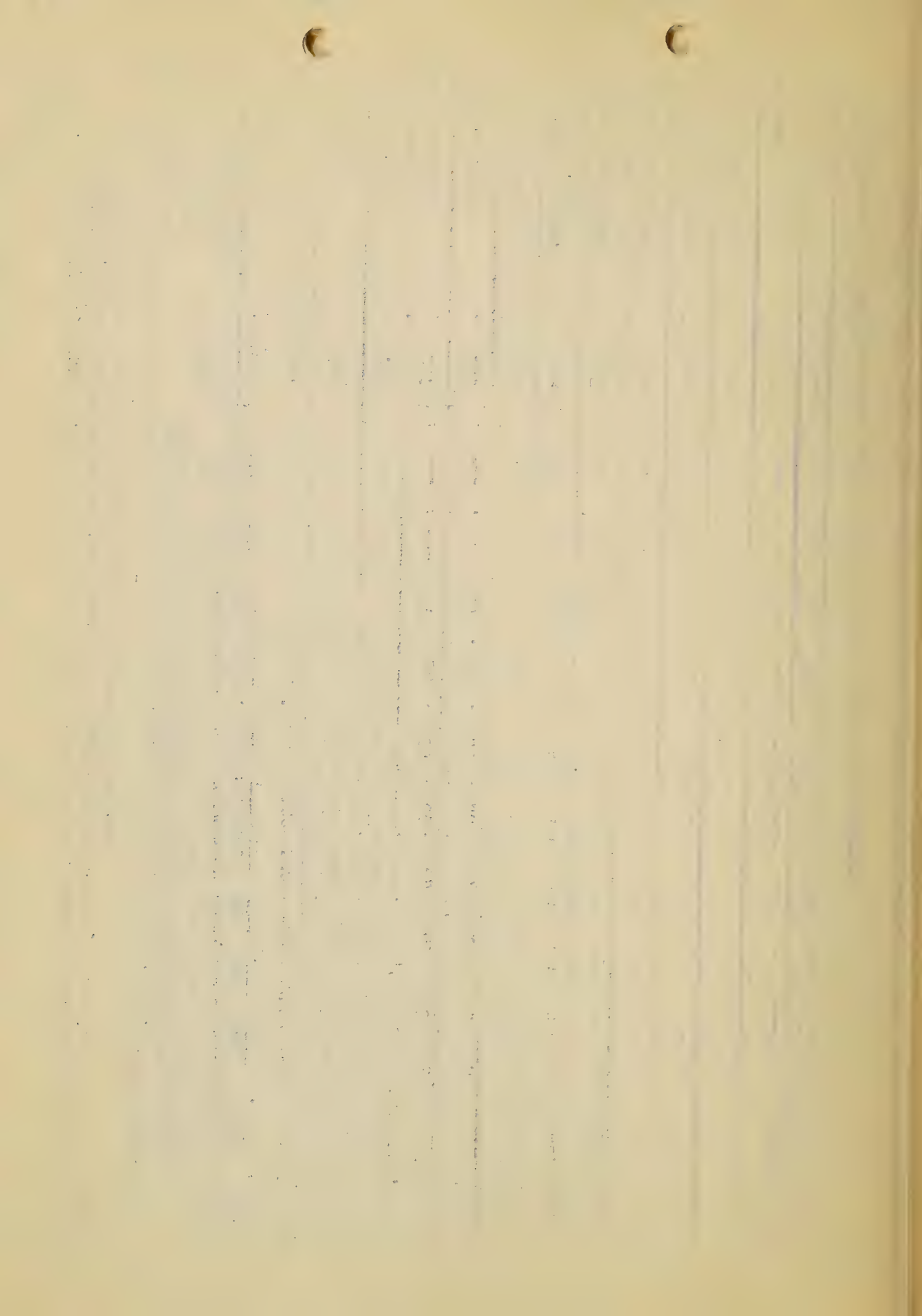
AT TIME OF FIRST RECORD IN THE AND CLASSIFIED BY LIABILITIES: NUMBER OF BORROWERS CLASSIFIED BY LIABILITIES AT TIME OF FIRST STANDARD LOAN AND BY CHANGE IN LIABILITIES FROM TIME OF FIRST STANDARD LOAN TO TIME OF LAST RECORD AFTER ENTRY ON STANDARD RR PROGRAM

Liabilities	of first	Borrowers by change in liabilities															
		No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
\$1 to \$124		1,183								198	230	450	277	16		9	3
\$125 to \$249		656								17	113	123	242	120	10		
\$250 to \$499		286								12	41	70	66	64	31	6	5
\$500 to \$799		272								8	26	60	64	49	45	15	3
\$800 to \$999		115								6	11	13	21	28	12	14	5
\$1,000 to \$1,499		72								7	12	10	8	9	6	13	4
\$1,500 to \$1,999		65								6	12	11	5	8	5	9	5
\$2,000 to \$2,999		34								3	2	2	4	6	4	2	8
\$3,000 to \$4,999		35								7	2	4	3	2	11	6	4
\$5,000 to \$9,999		29								2	2	3	3	2	4	4	5
\$10,000 and over		22								2	3	3	2	4	2	3	1
Unknown		1															
Total		2,770								84	54	73	161	503	503	540	469

Inclusive of 2,861 borrowers with no record after entry on RR program.

A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

50 percent of the borrowers with liabilities of \$750 or more at the time of the first loan had no record in debt by the time of the last record whereas only 12 percent of those with indebtedness of



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Table 94.--LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as per- centage of assets at time of first standard loan	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	Percent	Percent	Percent	Percent
No liabilities	2,127	38.1	56.5	31.5	16.0	
Less than 20	1,043	18.7	16.1	19.5	21.6	
20 to 39.9	1,056	19.0	11.7	21.1	27.1	
40 to 59.9	760	13.6	7.7	14.0	21.4	
60 to 79.9	362	6.5	3.5	6.8	9.8	
80 to 99.9	98	1.8	1.5	2.3	1.6	
100 to 119.9	41	0.7	0.6	0.9	0.7	
120 to 139.9	25	0.4	0.4	0.7	0.2	
140 to 159.9	11	0.2	0.1	0.3	0.2	
160 to 199.9	16	0.3	0.5	0.2	0.2	
200 and over	40	0.7	1.0	0.7	0.3	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	5,583		2,330	1,584	1,669	
Number not reporting	48		20	15	13	

Thirty-eight percent of the borrowers reported no liabilities at the time of their first standard loan; the proportion decreased as the program continued, being 56, 34, and 17 percent of the borrowers accepted on the program in the first, second, and third periods, respectively. For almost two-fifths, 38 percent, more of the borrowers, the liabilities reported amounted to less than 40 percent of all the assets reported. More than 2 percent of all borrowers had liabilities which equalled or exceeded assets.





1. The first part of the report is a general statement of the work done during the year.

2. The second part is a detailed account of the work done in each of the several departments.

3. The third part is a summary of the results of the work done during the year.

4. The fourth part is a statement of the financial results of the work done during the year.

5. The fifth part is a statement of the progress made during the year.

6. The sixth part is a statement of the work done during the year.

7. The seventh part is a statement of the work done during the year.

8. The eighth part is a statement of the work done during the year.

9. The ninth part is a statement of the work done during the year.

10. The tenth part is a statement of the work done during the year.

11. The eleventh part is a statement of the work done during the year.

12. The twelfth part is a statement of the work done during the year.

13. The thirteenth part is a statement of the work done during the year.

14. The fourteenth part is a statement of the work done during the year.

15. The fifteenth part is a statement of the work done during the year.

16. The sixteenth part is a statement of the work done during the year.

17. The seventeenth part is a statement of the work done during the year.

18. The eighteenth part is a statement of the work done during the year.

19. The nineteenth part is a statement of the work done during the year.

Table 96.-NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total		Borrowers receiving first standard loan between			
	Borrowers		3/1/38- 2/28/39	3/1/37- 2/28/38	3/1/36- 2/28/37	3/1/35- 2/28/36
	Number	Percent	Percent	Percent	Percent	Percent
1	2,589	46.0	30.6	34.5	78.2	
2	1,342	22.1	20.1	31.6	15.5	
3	327	14.7	16.3	29.9	7.8	
4	474	8.4	13.2	9.3	1.0	
5	278	4.9	9.4	3.3	0.3	
6 or more	221	3.9	8.4	2.4	1.1	
Total	5,551	100.0	100.0	100.0	100.0	
Number reporting	4,631		2,350	1,400	1,682	

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Forty-six percent of all borrowers received only 1 loan. Another 22 percent received 2 loans. More than one-sixth of all borrowers received 4 or more loans. Of the borrowers who entered the program during the first period, 69 percent received more than 1 loan by February 1939. Over one-fifth, 22 percent, of the borrowers receiving their first standard loan between March 1938 and February 1939 obtained 2 or more loans during this 12-month period and over 1 percent were authorized 4 or more loans.

1. The first part of the report is a general  
 introduction to the subject of the study.

1. The first part of the report is a general introduction to the subject of the study.	1. The first part of the report is a general introduction to the subject of the study.
2. The second part of the report is a detailed description of the methods used in the study.	2. The second part of the report is a detailed description of the methods used in the study.
3. The third part of the report is a detailed description of the results of the study.	3. The third part of the report is a detailed description of the results of the study.
4. The fourth part of the report is a detailed description of the conclusions of the study.	4. The fourth part of the report is a detailed description of the conclusions of the study.

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4. The fourth part of the report is a detailed description of the conclusions of the study.	4. The fourth part of the report is a detailed description of the conclusions of the study.
5. The fifth part of the report is a detailed description of the limitations of the study.	5. The fifth part of the report is a detailed description of the limitations of the study.
6. The sixth part of the report is a detailed description of the future research.	6. The sixth part of the report is a detailed description of the future research.

The following table shows the results of the study. The first column shows the number of subjects in each group. The second column shows the mean score for each group. The third column shows the standard deviation for each group. The fourth column shows the t-value for each comparison. The fifth column shows the p-value for each comparison.

1. The first part of the report is a general introduction to the subject of the study.	1. The first part of the report is a general introduction to the subject of the study.
2. The second part of the report is a detailed description of the methods used in the study.	2. The second part of the report is a detailed description of the methods used in the study.
3. The third part of the report is a detailed description of the results of the study.	3. The third part of the report is a detailed description of the results of the study.
4. The fourth part of the report is a detailed description of the conclusions of the study.	4. The fourth part of the report is a detailed description of the conclusions of the study.
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6. The sixth part of the report is a detailed description of the future research.	6. The sixth part of the report is a detailed description of the future research.

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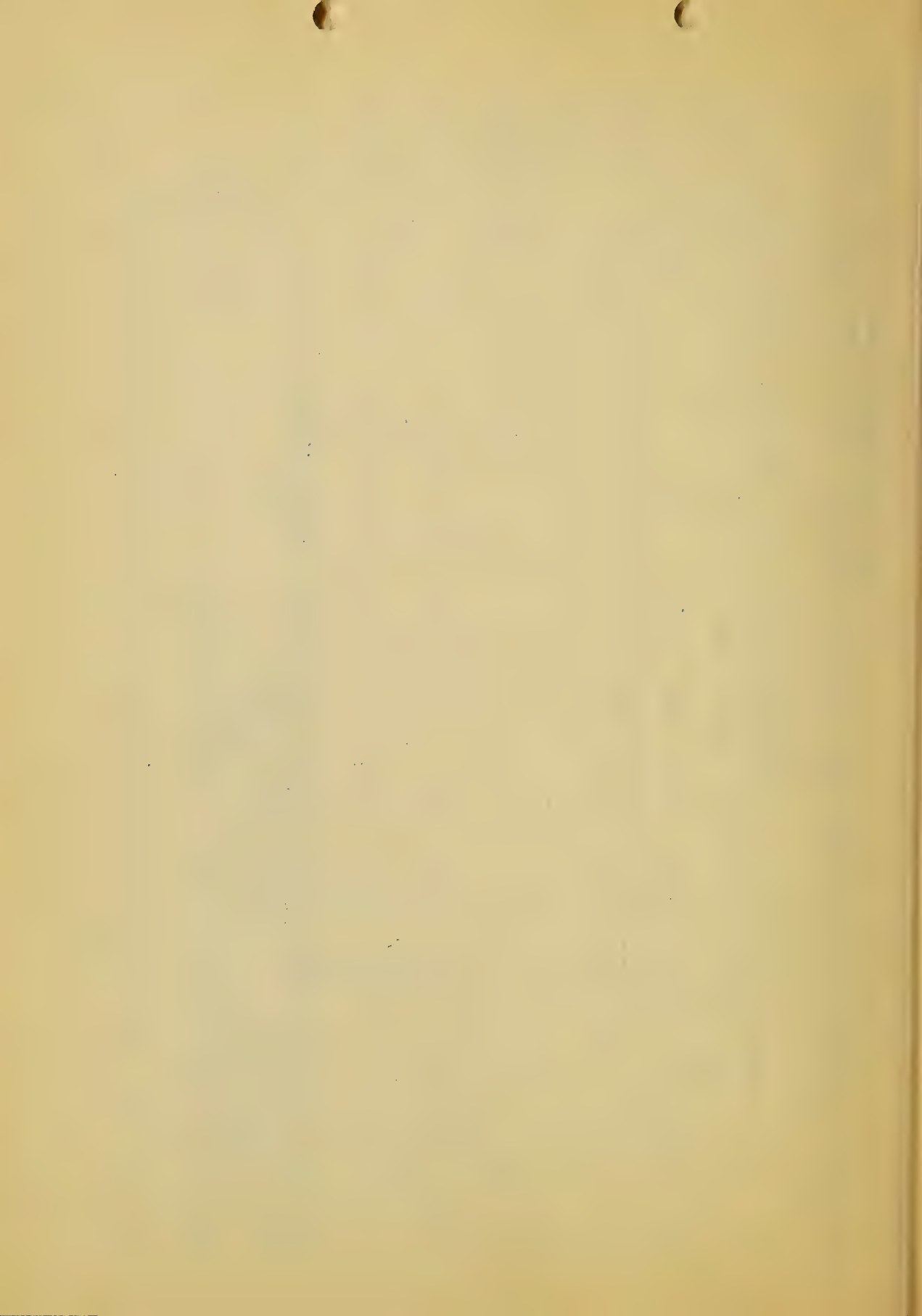
Table 97.—TENURE STATUS YEAR BEFORE RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by number of standard loans authorized, and by period of first standard loan 1/

Tenure status year before first standard loan		Borrowers by number of standard loans and period of first loan					
		One loan		Two or more loans			
		First loan between		First loan between			
		3/1/36-3/1/37-3/1/38-		3/1/36-3/1/37-3/1/38-			
	Total	2/28/37-2/28/38-2/28/39		2/28/37-2/28/38-2/28/39			
	borrowers	Percent:Percent:Percent:Percent:Percent:Percent		Percent:Percent:Percent:Percent:Percent:Percent			
Full owner	Number	Percent	Percent	Percent	Percent	Percent	Percent
	801	15.0	16.9	14.7	14.2	19.1	13.5
							14.4
							10.6
							17.5
Part owner 2/	221	4.2	6.1	1.6	3.6	7.4	3.4
							2.4
							3.5
							6.9
Tenant	2,707	60.8	50.6	37.8	65.6	34.7	60.9
							46.1
							56.2
							68.7
Cropper	511	9.6	8.6	13.9	8.1	6.5	10.5
							11.8
							10.0
							6.1
Hired and unpaid farm laborer	405	7.6	7.1	5.9	9.0	5.2	8.1
							9.1
							9.3
							4.7
Nonfarm	679	12.8	11.7	26.1	9.4	5.7	13.6
							18.2
							9.7
							6.1
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0
							100.0
							100.0
							100.0
Number reporting	5,324	2,464	625	543	1,296	2,860	1,495
							1,005
							500
Number not reporting	307	125	94	10	21	182	136
							41
							5

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Borrowers who were full owners during the year before their first loan were more likely than the average borrower to receive only 1 standard loan while those who had been tenants were more likely than average to receive 2 or more loans by February 28, 1939.



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standard loans authorized, and by period of first standard loan

Acres in farm year before first standard loan	Borrowings by number of standard loans and period of first loan											
	One loan						Two or more loans					
	First loan between 3/1/36-3/1/37-3/1/38- 3/1/38-3/1/39-3/1/40- Total : 2/28/37-2/28/38-2/28/39						First loan between 3/1/36-3/1/37-3/1/38- 3/1/38-3/1/39-3/1/40- Total : 2/28/37-2/28/38-2/28/39					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0	1,100	22.6	21.0	35.1	20.1	14.1	23.9	28.1	21.4	13.4		
less than 20	187	3.8	4.5	10.6	4.3	1.4	3.3	4.6	2.1	1.2		
20 to 49	767	15.7	13.1	21.4	11.6	9.5	18.0	23.1	13.7	8.0		
50 to 99	1,187	24.3	22.1	18.9	27.0	21.7	26.1	24.5	28.6	26.6		
100 to 174	1,045	21.4	23.6	10.9	25.0	29.5	19.6	14.2	23.9	30.8		
175 to 259	306	6.3	7.8	2.2	6.5	11.2	5.0	3.1	6.2	9.6		
260 to 499	222	4.6	6.0	0.7	4.7	9.2	3.3	1.9	3.6	9.0		
500 to 999	52	1.1	1.6	0.2	0.8	2.8	0.6	0.4	0.5	1.2		
1,000 and over	12	0.2	0.3	—	—	0.6	0.2	0.1	—	1.2		
Total	4,878	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Number reporting	4,878		2,246	594	492	1,160	2,632	1,392	917	323		
Number not reporting	753		343	125	61	157	410	239	129	42		

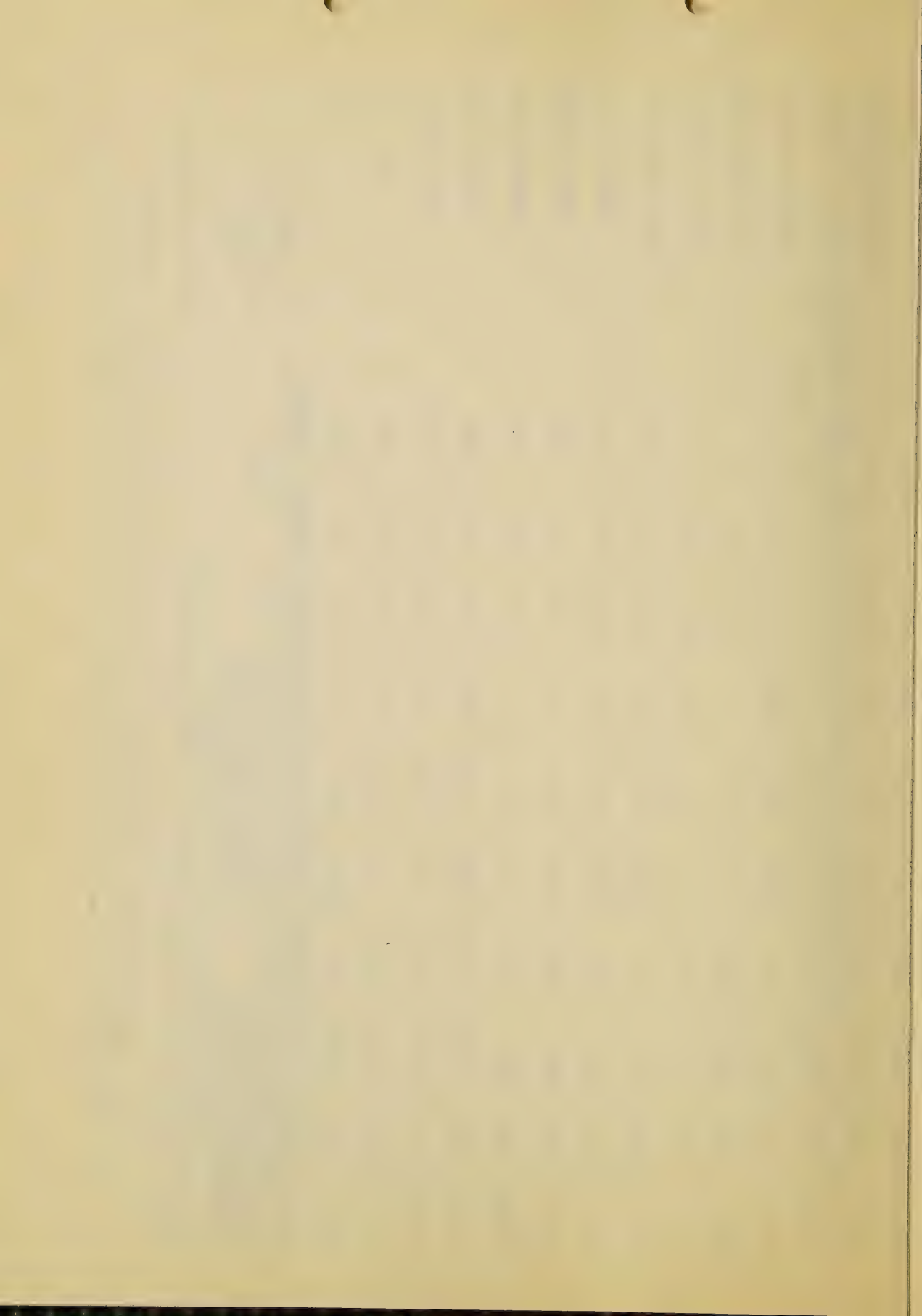
There was no consistent relationship between the size of farm the year before the first loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.



TABLE 29.—CASH RECEIPTS FROM BORROWERS AND THE PERCENT OF LOANS: NUMBER AND PERCENTAGE OF BORROWERS CLASSIFIED BY CASH RECEIPTS, EXCLUDING LOANS, DURING YEAR BEFORE FIRST STANDARD RP LOAN, BY NUMBER OF STANDARD LOANS WITHDRAWN DURING PERIOD OF FIRST STANDARD LOAN

Cash receipts year	before first standard loan	Number and percentage of standard loans and period of first loan									
		First loan between					First loan between				
		1/1/36-3/1/37	3/1/37-3/1/38	3/1/38-3/1/39	3/1/39-3/1/40	Total	1/1/36-3/1/37	3/1/37-3/1/38	3/1/38-3/1/39	3/1/39-3/1/40	Total
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
10	393 : 7.5 :	5.7 :	15.9 :	5.0 :	1.0 :	9.1 :	12.2 :	7.0 :	2.5 :		
\$1 to \$124	928 : 17.7 :	13.7 :	31.0 :	16.6 :	4.2 :	21.2 :	28.4 :	15.9 :	6.2 :		
\$125 to \$249	1,411 : 27.1 :	23.9 :	28.3 :	31.5 :	18.5 :	29.7 :	31.5 :	32.1 :	15.4 :		
\$250 to \$374	928 : 17.6 :	18.3 :	11.8 :	23.0 :	16.8 :	16.8 :	14.5 :	18.7 :	20.8 :		
\$375 to \$499	492 : 9.4 :	10.5 :	4.4 :	9.0 :	14.1 :	8.4 :	6.3 :	10.4 :	12.1 :		
\$500 to \$749	516 : 9.9 :	11.9 :	5.1 :	8.6 :	16.5 :	8.1 :	3.8 :	9.9 :	21.1 :		
\$750 to \$999	243 : 4.6 :	6.6 :	2.3 :	2.4 :	10.3 :	3.0 :	1.8 :	2.9 :	8.1 :		
\$1,000 to \$1,499	185 : 3.5 :	5.2 :	1.0 :	2.8 :	8.3 :	2.1 :	1.1 :	1.9 :	6.5 :		
\$1,500 to \$1,999	63 : 1.2 :	1.8 :	— :	0.7 :	3.1 :	0.7 :	0.2 :	0.4 :	3.4 :		
\$2,000 to \$2,499	42 : 0.8 :	1.3 :	— :	0.5 :	2.3 :	0.5 :	0.1 :	0.6 :	1.7 :		
\$2,500 and over	35 : 0.7 :	1.0 :	0.2 :	0.2 :	2.7 :	0.4 :	0.1 :	0.2 :	2.2 :		
Total	1,000 : 100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :	100.0 :		
Number reporting	3,229	2,424	611	535	1,298	2,805	1,456	993	356		
Number not reporting	400	165	103	15	39	237	175	53	9		

There was no constant relationship between the amount of total cash receipts during the year before the first loan and receiving only 1 or receiving 2 or more standard loans by February 26, 1939.



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100 PER CENT RECEIPTS AS PROPORTION OF TOTAL RECEIPTS YEAR BEGINS IN AND NUMBER OF LOANS. Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan.

[illegible]

There was no consistent relationship between the proportion of the total cash receipts derived from the farm and in the years before the first loan and receiving only 1 or receiving 2 or more

1. The first thing I noticed when I stepped out of the plane was the fresh air. It felt like a breath of life after being cooped up for hours.

2. The second thing I noticed was the view from the window. The landscape below was a patchwork of green fields and small villages.

3. The third thing I noticed was the sound of the engine. It was a steady hum, a constant reminder of the speed we were traveling at.

4. The fourth thing I noticed was the temperature. It was just what I needed, a nice cool breeze to wash away the heat of the day.

5. The fifth thing I noticed was the smell of the air. It was a mix of the fresh air outside and the recycled air inside the plane.

6. The sixth thing I noticed was the sight of the clouds. They were white and fluffy, like giant cotton balls floating in the sky.

7. The seventh thing I noticed was the feeling of freedom. For the first time in a long time, I felt like I was truly free.

8. The eighth thing I noticed was the sound of my own thoughts. They were racing around in my head, a whirlwind of emotions and memories.

9. The ninth thing I noticed was the sight of the horizon. It was a straight line, a clear boundary between the earth and the sky.

10. The tenth thing I noticed was the feeling of peace. It was a deep, calming peace that I had never felt before.





Table 102.--SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 2/

Total amount of all loans received from FSA			Borrowers receiving			
			First standard loan received			
	Total		3/1/37	3/1/37	3/1/37	
			2/28/37	2/28/38	2/28/39	
	Number	Percent	Number	Percent	Number	Percent
2/	58	1.0				
\$1 to \$124	253	4.5	253	11.8	253	11.8
\$125 to \$249	583	10.4	583	26.6	583	26.6
\$250 to \$499	1,672	29.6	1,672	75.8	1,672	75.8
\$500 to \$749	1,346	27.3	1,346	60.1	1,346	60.1
\$750 to \$999	749	13.3	749	33.8	749	33.8
\$1,000 to \$1,499	331	5.9	331	14.9	331	14.9
\$1,500 to \$1,999	133	2.4	133	6.0	133	6.0
\$2,000 to \$2,999	60	1.1	60	2.7	60	2.7
\$3,000 to \$3,999	15	0.3	15	0.7	15	0.7
\$4,000 to \$4,999	6	0.1	6	0.3	6	0.3
\$5,000 and over	5	0.1	5	0.2	5	0.2
Total	171	100.0	171	100.0	171	100.0
Total reporting	5,631		2,350		1,599	
Median amount of loans	\$540		\$540		\$540	

less than 0.05 percent.

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

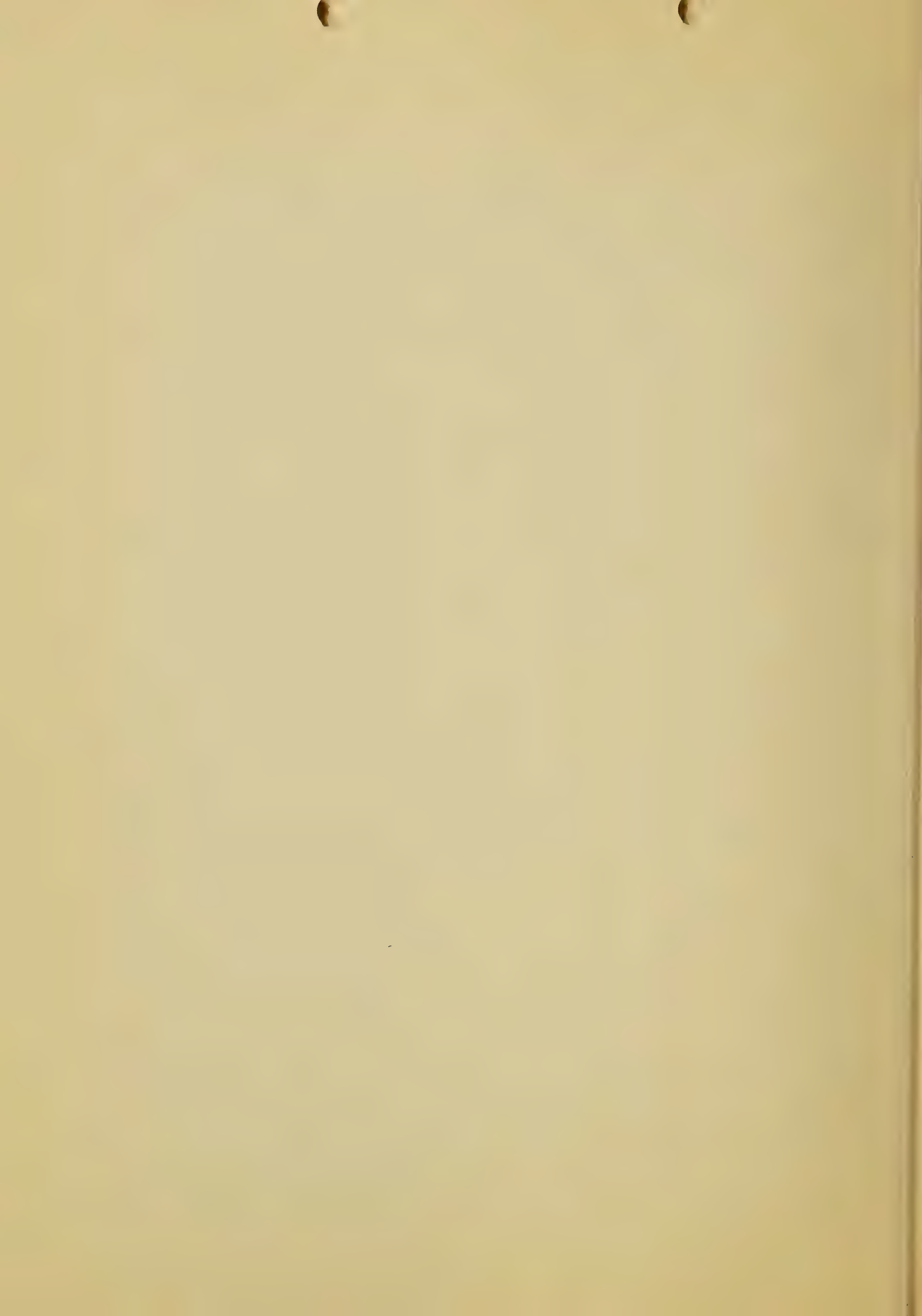
Note: A comparable table is also available for each Area in the Region.

The median amount of all loans received by borrowers from FSA by February 28, 1939 was \$540. The medians were \$332, \$499, and \$594 for first, second, and third period borrowers, respectively. Forty-six percent, 51 percent, and 40 percent of the first, second, and third period borrowers, respectively, received loans totaling less than \$500.

Eleven, 9, and 21 percent of the borrowers in these same periods received







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Tables 105, 106, and 107

Table 105

The purchase of capital goods, primarily livestock, accounted for 43 percent of all the money loaned; 24 percent was loaned for current farm operating expenses. Eighteen percent was loaned for debt settlement and refinancing; another 13 percent was accounted for by loans for family expenses. The relative amount loaned for capital goods remained rather stable from period to period and for both initial and supplementary loans; the relative amount allocated for family expenses and for current farm operating expenses diminished noticeably when first, second, and third period borrowers are compared while the loans for debt settlement and refinancing increased more than 10 times between the first and third periods.

Table 106

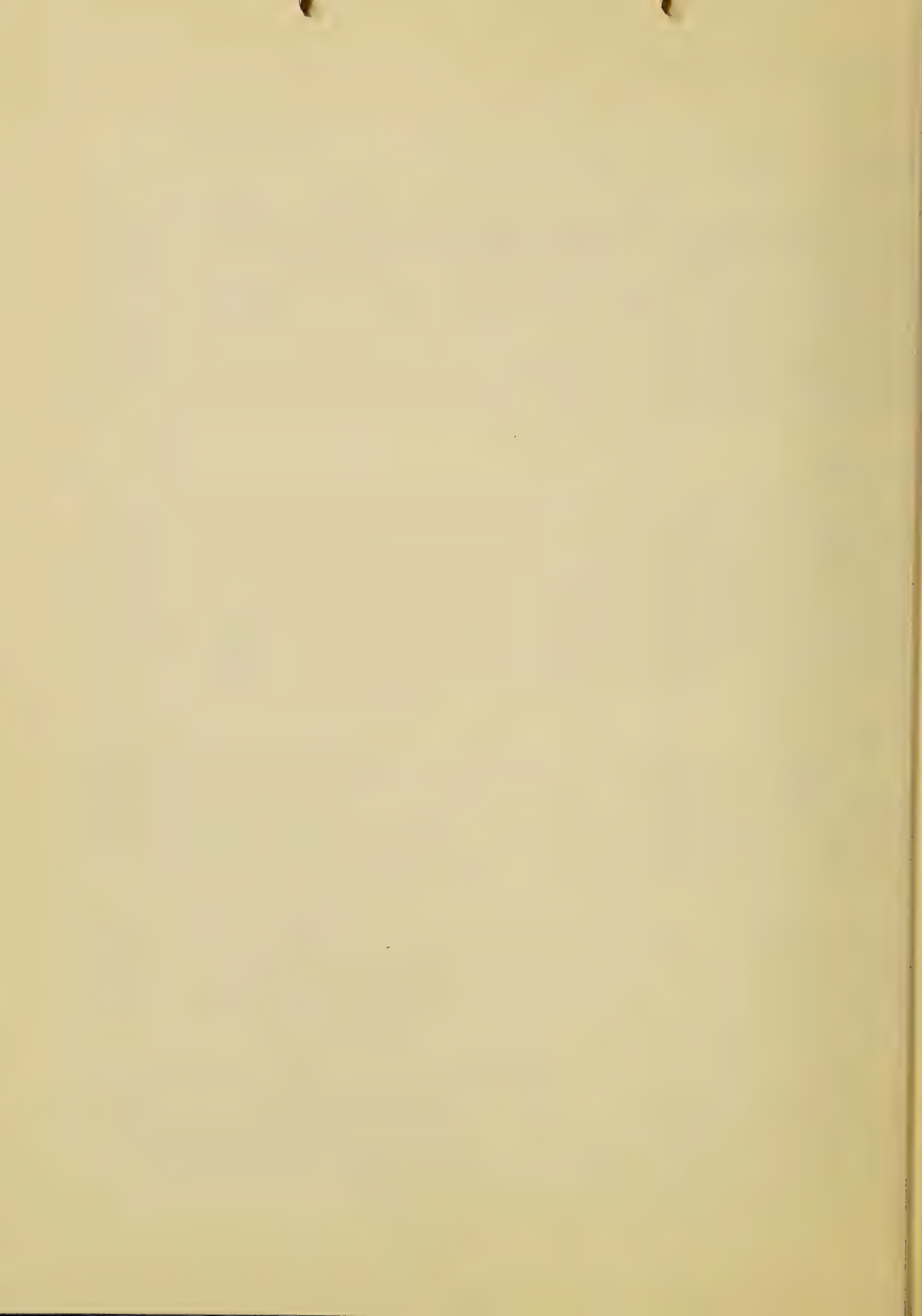
Capital goods was the leading purpose of loan in every Area, the proportion varying from one-third in South Texas to more than three-fifths, 62 percent, in Eastern Oklahoma; most of these funds were allocated for the purchase of livestock. Loans for current farm operating expenses were second in importance in every Area except Western Oklahoma and West Texas where loans for debt settlement and refinancing were second. One-fourth of the funds loaned in East Texas was allocated for family expenses as compared to only 3 percent in Western Oklahoma. The proportion loaned for machinery and equipment was small, varying from 5 percent in East Texas to 11 percent in South Texas.

Table 107

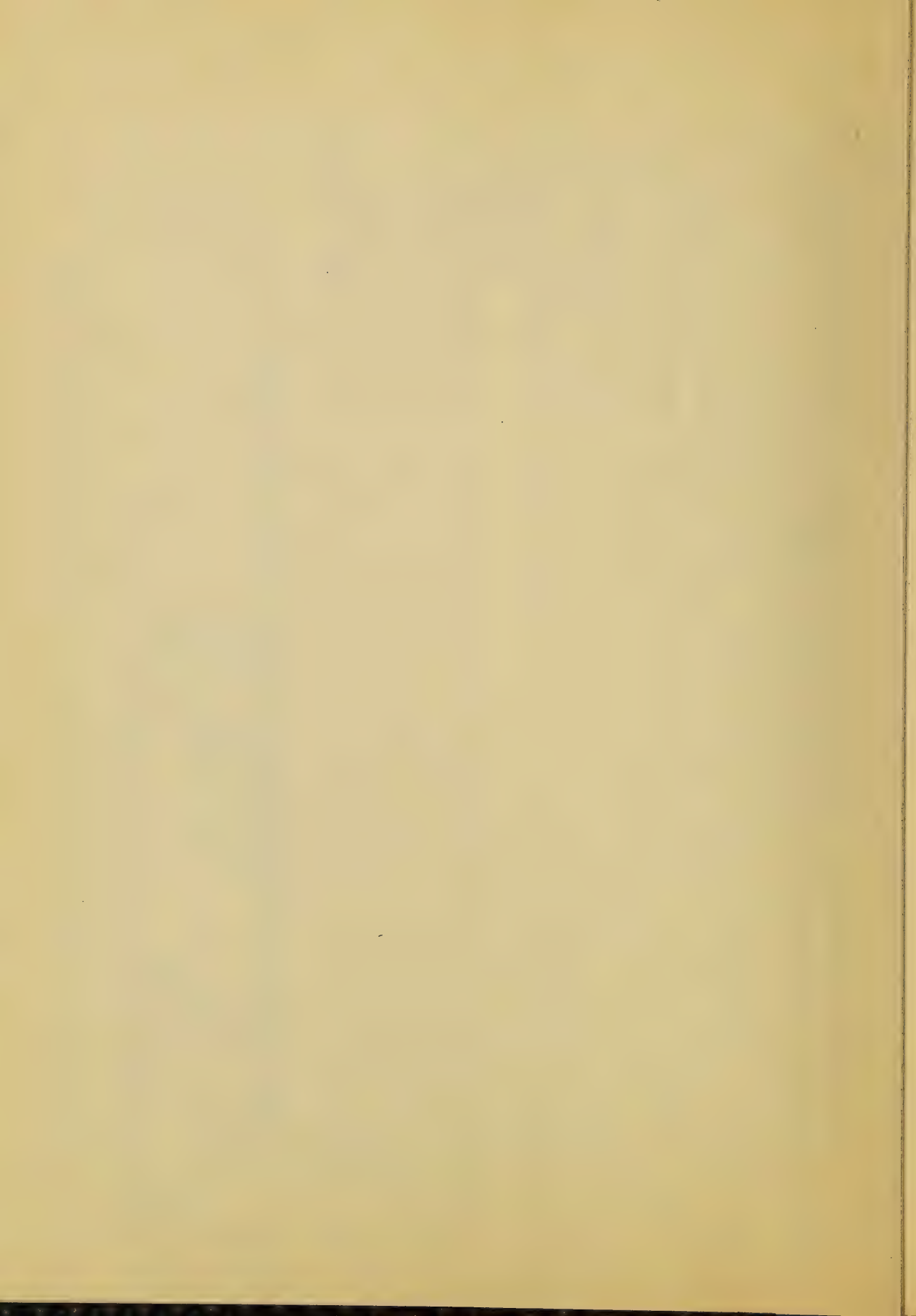
Ninety-three percent of all borrowers received loans for current farm operating expenses and 86 percent for same form of capital goods. Eighty-three percent received loans for livestock and poultry, 80 percent for family expenses, 55 percent for machinery and equipment, 55 percent for debt settlement and refinancing, 14 percent for current farm nonoperating expenses, and 11 percent for improvement and maintenance of land and buildings.

The proportion of borrowers loaned money for machinery and equipment, current farm operating expenses and family expenses was larger for first than for second period borrowers and larger for second than for the third period group. More than 9 out of 10 of the first period borrowers received loans for family expenses as compared with about 8 out of 10 of the second period and 6 out of 10 of the third period borrowers.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses; family expenses were second most frequent as a purpose of supplemental loans. Fifty-four percent of the first period borrowers received a loan during their second year on RR and about one-third received a loan during their third year on the program. More than one-half of the second period borrowers received at least one supplemental loan during their second year on RR.







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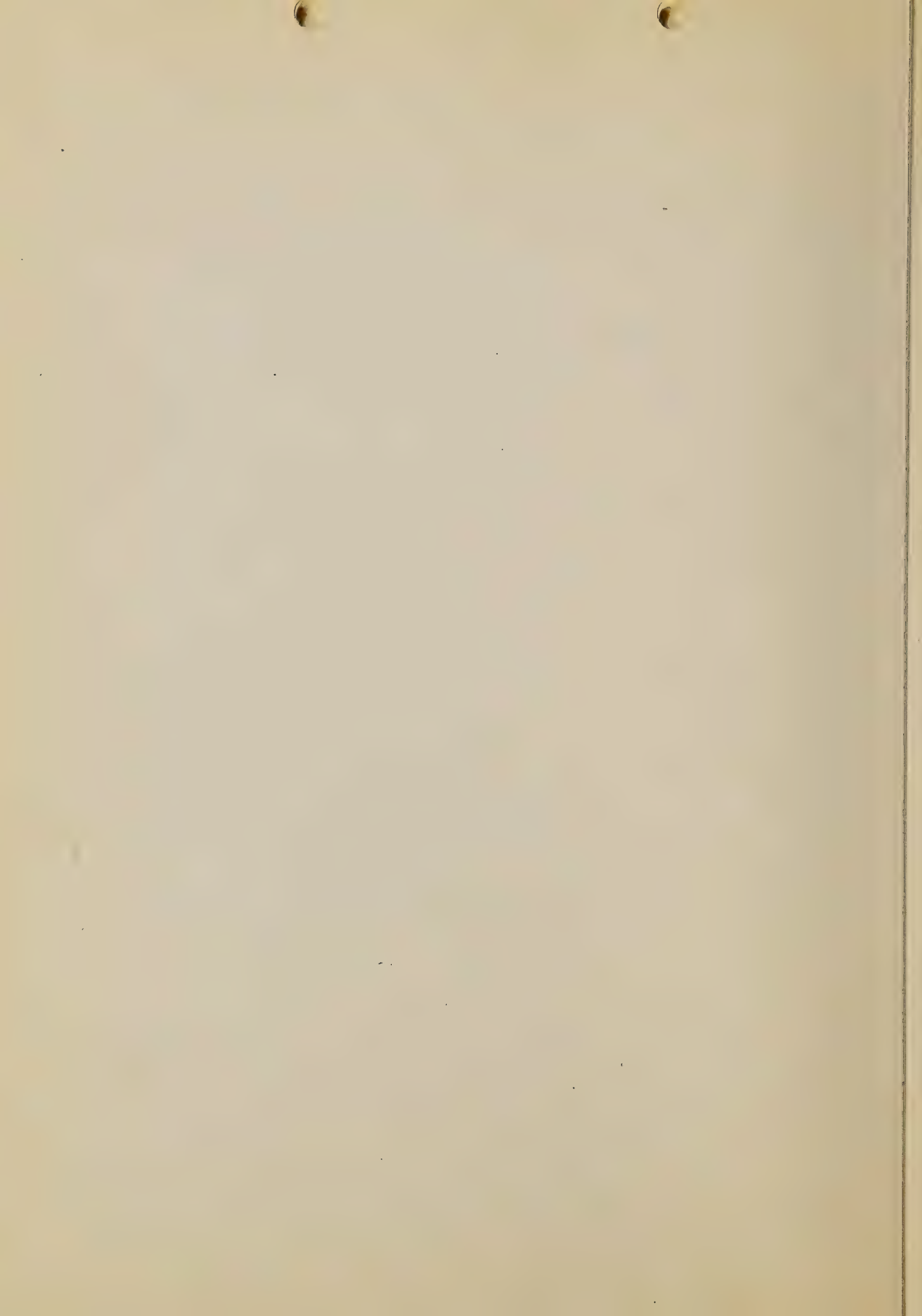


TABLE 101. BORROWING ADVANCED LAND FOR WHICH BORROWERS: NUMBER AND PERCENTAGE OF BORROWERS TO WHOM LOANS  
 are authorized by the act and the percentage of the total borrowers by year and by specified  
 year during which loans were advanced

For which loans	BORROWERS FIRST SPECIFIED YEAR DECEASED				BORROWERS SECOND SPECIFIED YEAR DECEASED				
	Year of loan	Specified	Specified	Specified	Year of loan	Specified	Specified	Specified	
		Percent	Percent	Percent		Percent	Percent	Percent	
General goods	4,857	86.4	89.8	85.4	24.0	16.1	83.9	97.9	88.8
Equine and	3,003	86.9	84.3	80.0	0.5	7.8	83.9	45.7	14.6
Equipment and	4,667	30.2	07.0	88.0	60.8	14.0	80.0	74.5	80.0
Improvement of									
Land and									
buildings	631	11.2	8.6	5.1	2.2	8.7	9.3	4.5	5.9
Various farm home									
Operating ex-									
penditures	799	14.2	11.4	6.1	1.8	6.8	11.2	8.4	5.8
Various farm opera-									
tions	5,253	82.8	87.8	98.4	40.4	24.1	86.8	98.9	48.8
Other equipment									
and outfitting	5,060	86.7	87.1	88.1	1.8	6.2	88.0	82.1	12.6
Other outfitting									
and outfitting	4,496	79.8	82.5	88.8	60.6	10.8	99.9	91.8	81.1
Other outfitting									
and outfitting	2,118	87.0	86.8	88.8	10.7	9.2	80.1	95.8	81.8
Other outfitting									
and outfitting	EXL: 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number	6,581								

1. The above numbers represent the number of borrowers who have been specified in the act and the percentage of the total borrowers by year and by specified year during which loans were advanced. The numbers in parentheses are the numbers of borrowers who have been specified in the act and the percentage of the total borrowers by year and by specified year during which loans were advanced. The numbers in parentheses are the numbers of borrowers who have been specified in the act and the percentage of the total borrowers by year and by specified year during which loans were advanced.

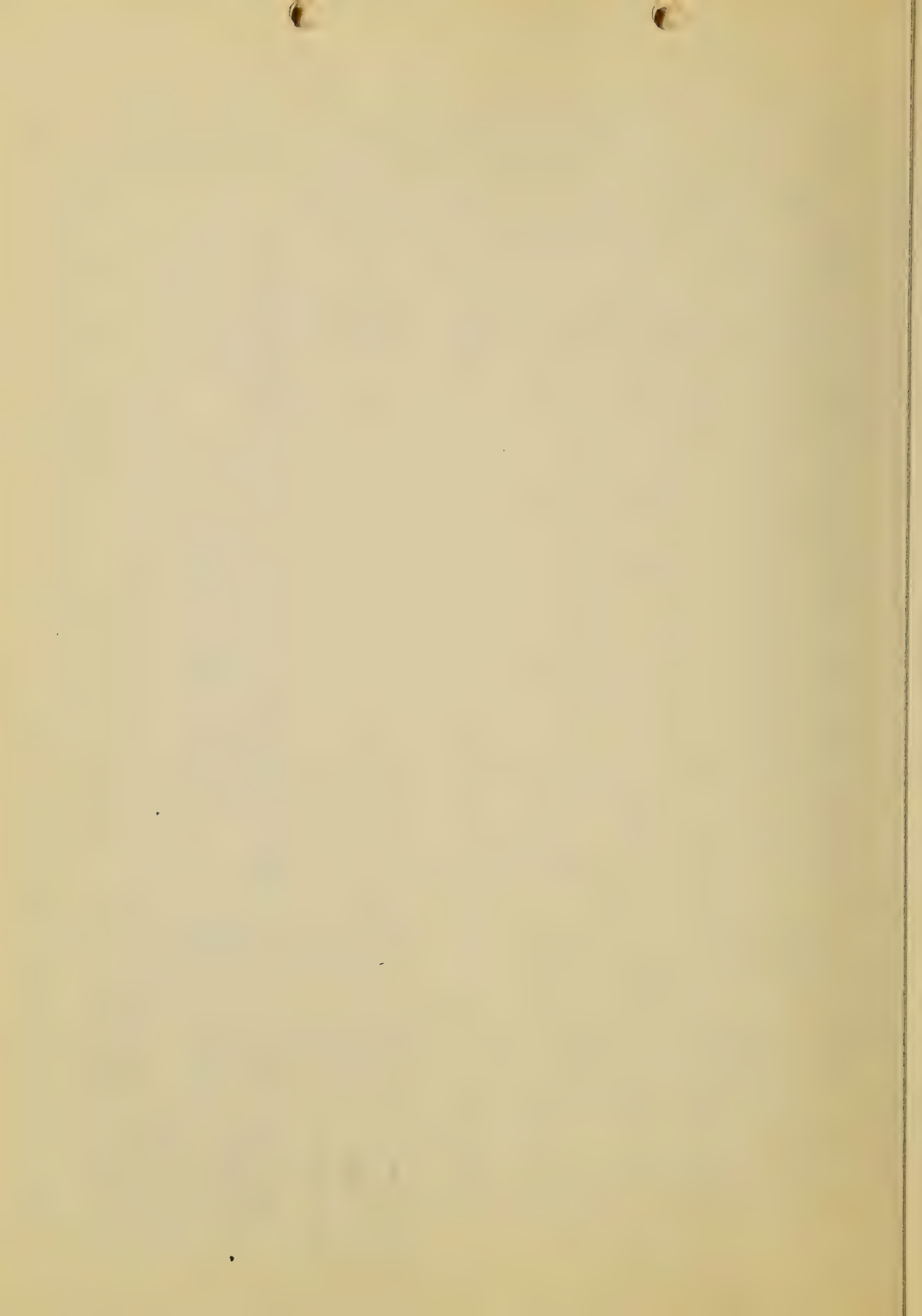


Table 1. BORROWERS RECEIVING LOANS FOR VARIOUS PURPOSES: Number and percentage of standard loan borrowers to whom loans were authorized by FSA for various purposes, by Areas

Purposes for which loans were authorized	Total borrowers		Borrower's area of residence at time of first standard loan						
	Number	Percent	Western Oklahoma	Eastern Oklahoma	East Texas	South Texas	West Texas	North Texas	Central Texas
Real estate	4,367	85.4	83.5	92.2	87.4	86.2	91.2	88.0	89.0
Machinery and equipment	3,092	54.9	45.0	54.5	61.2	51.5	45.2	47.0	47.0
Livestock and poultry	4,607	83.2	82.0	91.5	82.4	82.0	88.5	84.0	84.0
Improvement of land and buildings	631	11.2	4.4	5.5	9.9	14.0	31.2	27.0	27.0
Debt farm nonoperating expenses 1/	799	14.2	9.4	4.4	22.0	18.0	11.7	35.0	35.0
Debt farm operating expenses	5,223	92.8	91.7	83.2	98.9	96.3	91.7	91.0	91.0
Debt settlement and refinancing	3,090	54.7	45.8	33.2	70.1	65.2	67.5	67.0	67.0
Family expenses	4,495	71.8	47.0	70.5	96.5	83.5	83.5	84.0	84.0
Debt 2/	2,118	37.6	3.9	12.3	66.4	50.0	37.2	47.0	47.0
Unduplicated									
Percent 3/	281	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total number of borrowers	5,691	74.4	1,329	1,467	949	377	730	730	730

1/ Includes current rent, taxes, interest, recording fees, etc.  
 2/ Includes loans for which the purposes were not known or were not otherwise available.  
 3/ Percentage for each item within Areas is based upon total number of borrowers in the Area; in each column, borrowers receiving loans for one or more purposes are counted only once on "unduplicated percent" line.

The proportion of borrowers receiving loans for current farm operating expenses varied from 85 percent in Western Oklahoma to 99 percent in East Texas. Western Oklahoma and East Texas also represented the low and high in the percentage of borrowers receiving loans for family expenses, 47 and 96 percent, respectively. Eastern Oklahoma had the smaller proportion of borrowers receiving loans for debt settlement and refinancing. Livestock loans were made somewhat more frequently in Western Oklahoma and less frequently in South Texas than in the other 4 Areas. More than three-fifths of the borrowers in Eastern Oklahoma and East Texas and between 44 and 52 percent of the borrowers in the other Areas increased their machinery and equipment by means of an FSA loan.

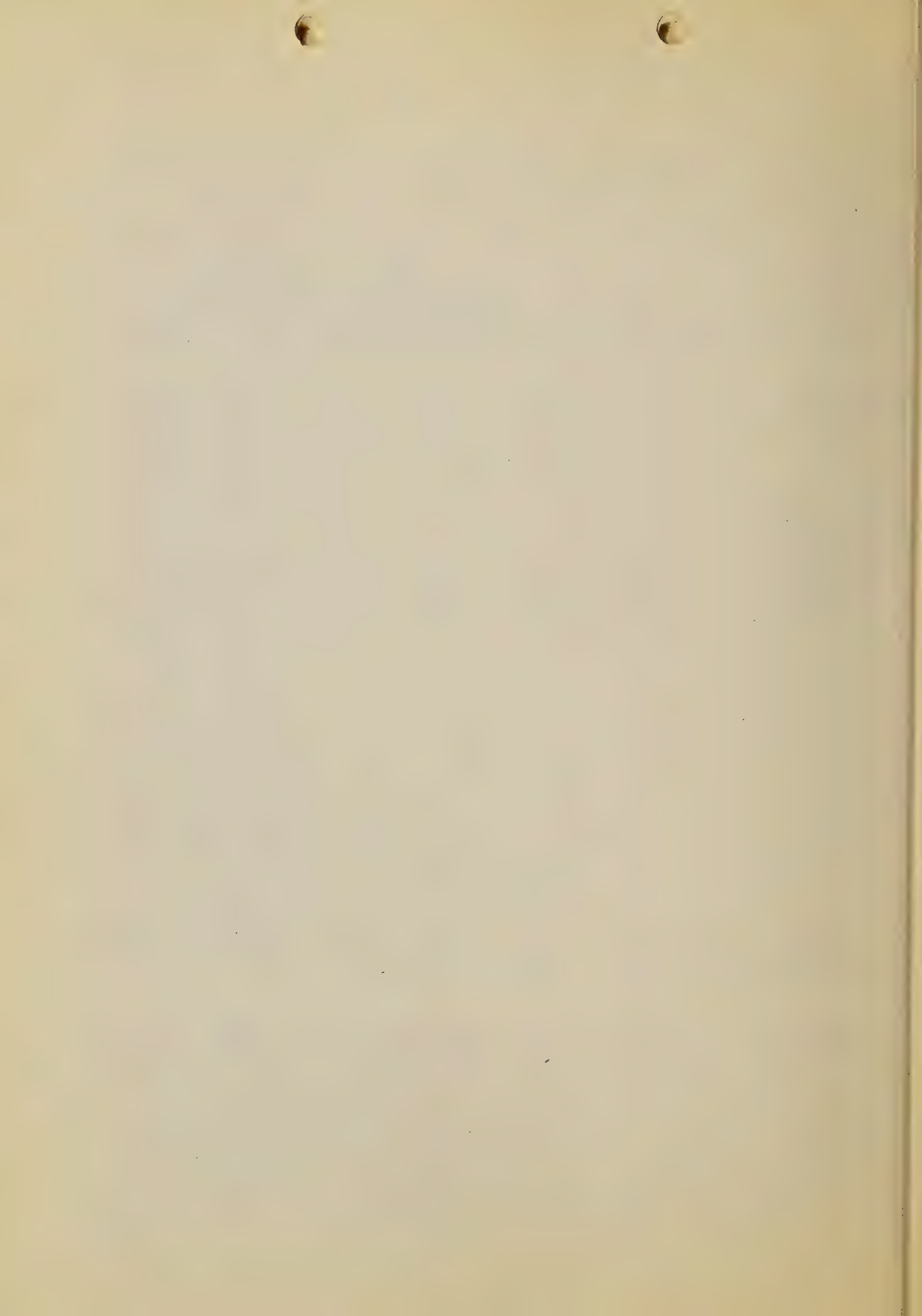


Table 109.-AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES:  
Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to borrowers receiving first standard loan between		
	2/1/36-	3/1/37-	3/1/38-
	2/28/37	2/28/38	2/28/39
	Dollars	Dollars	Dollars
Capital goods	279	315	358
Machinery and equipment	64	83	127
Livestock and poultry	278	269	295
Improvement of land and buildings	25	40	47
Current farm non- operating expenses 2/	23	39	33
Current farm operating expenses	187	150	124
Debt settlement and refinancing	35	177	120
Family expenses	138	81	62
All other 3/	21	28	40
Total	595	554	735

1/ Averages are based upon the number of borrowers authorized loans for specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each Area in the Region.

The average amount loaned for current farm operating expenses and family expenses was more for first than for second period borrowers and more for second than for third period borrowers. Loans for all forms of capital goods combined and for each form separately as well as for debt settlement and refinancing averaged higher from period to period.

1. The first part of the report is a general  
description of the project and its objectives.  
2. The second part is a detailed description of  
the methods used in the study.

3. The third part is a description of the results  
of the study. 4. The fourth part is a  
discussion of the results and their implications.

5. The fifth part is a conclusion.

6. The sixth part is a list of references.

7. The seventh part is an appendix.

8. The eighth part is a glossary.

9. The ninth part is a bibliography.

10. The tenth part is a list of figures.

11. The eleventh part is a list of tables.

12. The twelfth part is a list of abbreviations.

13. The thirteenth part is a list of symbols.

14. The fourteenth part is a list of units.

15. The fifteenth part is a list of acronyms.

16. The sixteenth part is a list of definitions.

17. The seventeenth part is a list of footnotes.

18. The eighteenth part is a list of appendices.

19. The nineteenth part is a list of references.

20. The twentieth part is a list of figures.

21. The twenty-first part is a list of tables.

22. The twenty-second part is a list of abbreviations.

23. The twenty-third part is a list of symbols.

24. The twenty-fourth part is a list of units.

25. The twenty-fifth part is a list of acronyms.

26. The twenty-sixth part is a list of definitions.

TABLE 1. - SUMMARY OF 1930-31 COTTON AND COTTONSEED OPERATING EXPENSES: Total amount and percentage of operating expenses for each item and type of current farm operating expenses.

Item	Amount	Percentage of total									
		1930-31	1929-30	1928-29	1927-28	1926-27	1925-26	1924-25	1923-24	1922-23	1921-22
Seed and feed 2/	\$56,272	67.4	72.3	73.7	73.9	59.7	71.1	77.4	51.4	50.8	
Fertilizer and lime	37,924	4.6	5.2	5.4	4.1	6.1	3.4	3.0	4.6	4.6	
Labor	44,656	5.4	3.9	3.3	4.2	7.3	5.2	3.5	19.4	9.1	
Gas, oil and grease	68,142	8.2	5.0	2.6	2.6	6.9	8.5	6.5	14.8	20.5	
Other current expenses	120,087	14.4	15.6	15.0	15.2	20.0	11.8	9.6	18.8	15.0	
Total	226,081										100.0

2/ The percentages shown for seed and feed are based on the total amount of seed and feed used in the production of cotton and cottonseed. The percentages for fertilizer and lime are based on the total amount of fertilizer and lime used in the production of cotton and cottonseed. The percentages for labor are based on the total amount of labor used in the production of cotton and cottonseed. The percentages for gas, oil and grease are based on the total amount of gas, oil and grease used in the production of cotton and cottonseed. The percentages for other current expenses are based on the total amount of other current expenses used in the production of cotton and cottonseed.

specified types.  
 3/ All cotton seed and cotton seed products were classified under seed and feed.

On the amount loaned for current farm operating expenses, seed and feed constituted the largest single item, 67 percent, and gas, oil and grease was next, 8.2 percent. Following the year of the initial loan there was a tendency for a rather pronounced increase of the money set for seed and feed and a larger proportion for gas, oil and grease.

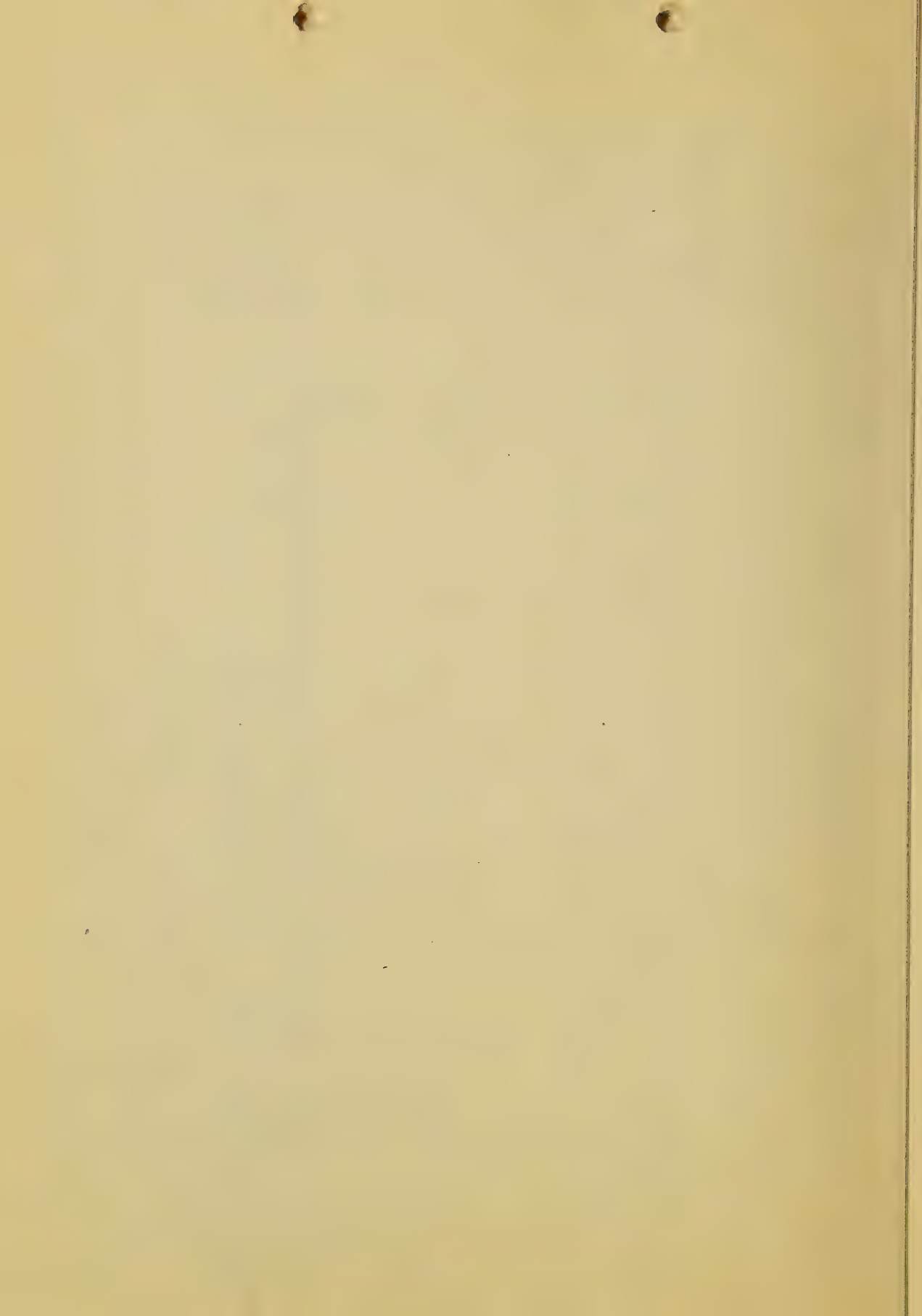


Table 112. - BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES  
Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between					
	3/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39	
	Specified		Specified		Specified	
	Year of loan		Year of loan		Year of loan	
	First	Second	Third	First	Second	Third
	(3/1/36-2/28/37)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/37-2/28/38)	(3/1/38-2/28/39)	(3/1/39-2/28/40)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	93.5	48.6	24.7	91.8	39.0	76.9
Fertilizer and lime	20.4	8.6	4.6	12.2	5.3	12.4
Labor	8.7	5.5	3.5	10.3	9.3	17.8
Gas, oil, and grease	3.8	1.6	1.4	7.5	5.6	18.9
Unduplicated percent who received loans for any current farm operating expenses 2/	96.6	49.4	26.1	93.7	42.8	77.7

1/ The percentage of borrowers authorized loans for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.  
2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each Area in the Region.

Of the first period borrowers, 94 percent received loans for seed and feed during their first year on the RR program, 49 percent during the second, and 26 percent during their third period. The pattern of repeated loans to borrowers was also evident for second period borrowers.

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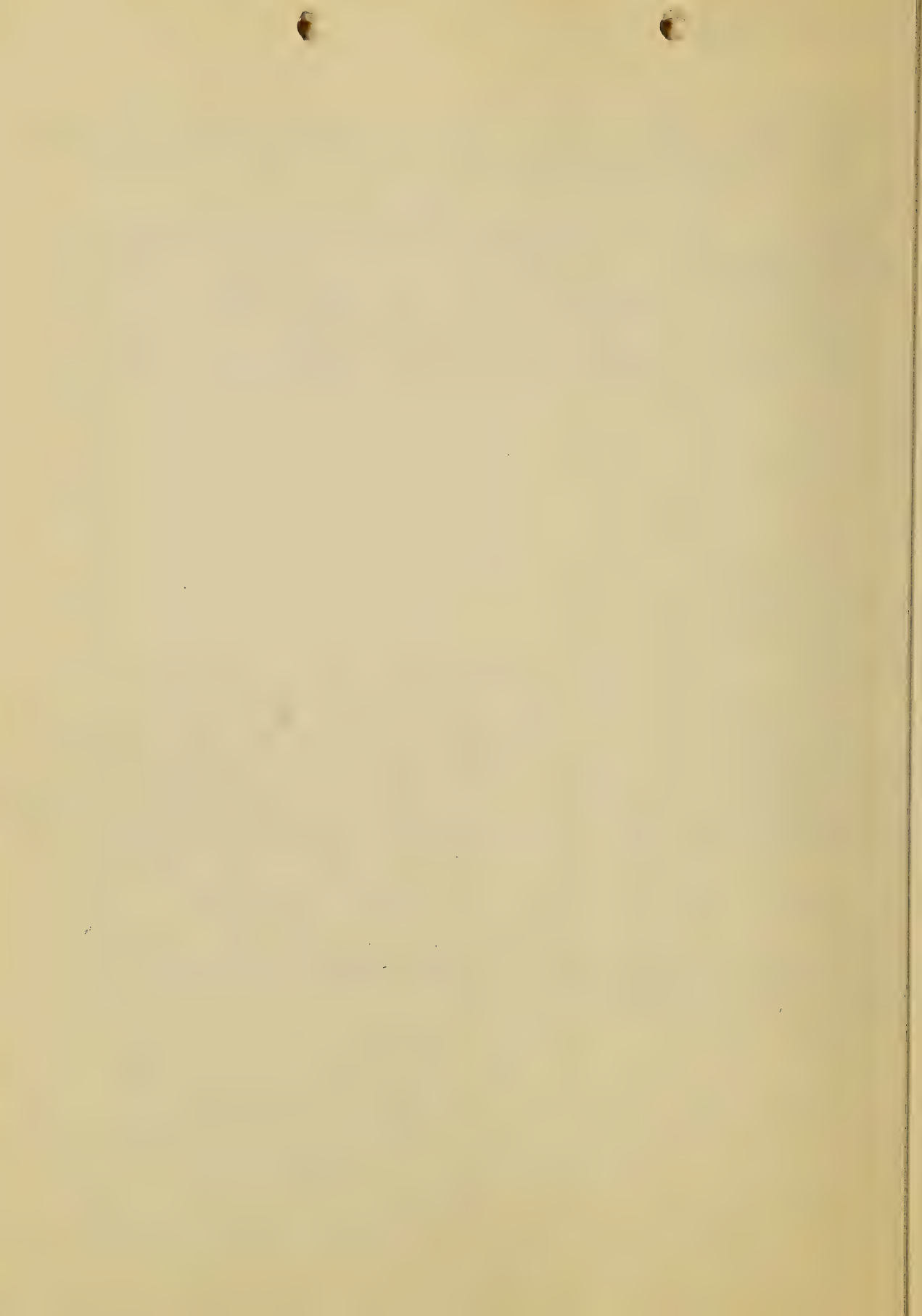


Table III--EFFECT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard RR loan 1/

Amount of loans authorized by FSA for family expenses	Total		Borrowers receiving first standard loan: between			
	borrowers		2/1/26 - 2/28/37	2/1/37 - 2/28/38	2/1/38 - 2/28/39	
	Number	Percent	Percent	Percent	Percent	
0	1,135	20.1	7.7	21.3	36.7	
\$1 to \$24	502	8.9	3.2	10.2	15.5	
\$25 to \$49	765	13.6	9.4	18.2	19.0	
\$50 to \$74	814	14.5	14.2	16.6	12.9	
\$75 to \$99	612	10.9	12.5	11.4	8.1	
\$100 to \$124	466	8.3	10.1	8.0	5.9	
\$125 to \$149	333	5.9	9.2	4.4	2.7	
\$150 to \$174	265	4.7	8.0	3.3	1.4	
\$175 to \$199	209	3.7	6.9	2.3	0.5	
\$200 to \$249	231	4.1	7.5	2.4	0.9	
\$250 to \$299	136	2.4	4.8	1.3	0.2	
\$300 and over	163	2.9	6.4	0.6	0.2	
Total	5,631	100.0	100.0	100.0	100.0	
Borrowers receiving:	5,631		2,150	1,409	1,412	

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Eighty percent of the borrowers were loaned money for family expenses. Forty-eight percent received loans of less than \$100 for family purposes and almost one-fourth, 23 percent, received \$100 to \$200. Only 9 percent were allocated more than \$200 for this purpose. The proportion of borrowers loaned money for family expenses decreased from period to period.

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DEPARTMENT OF THE HISTORY

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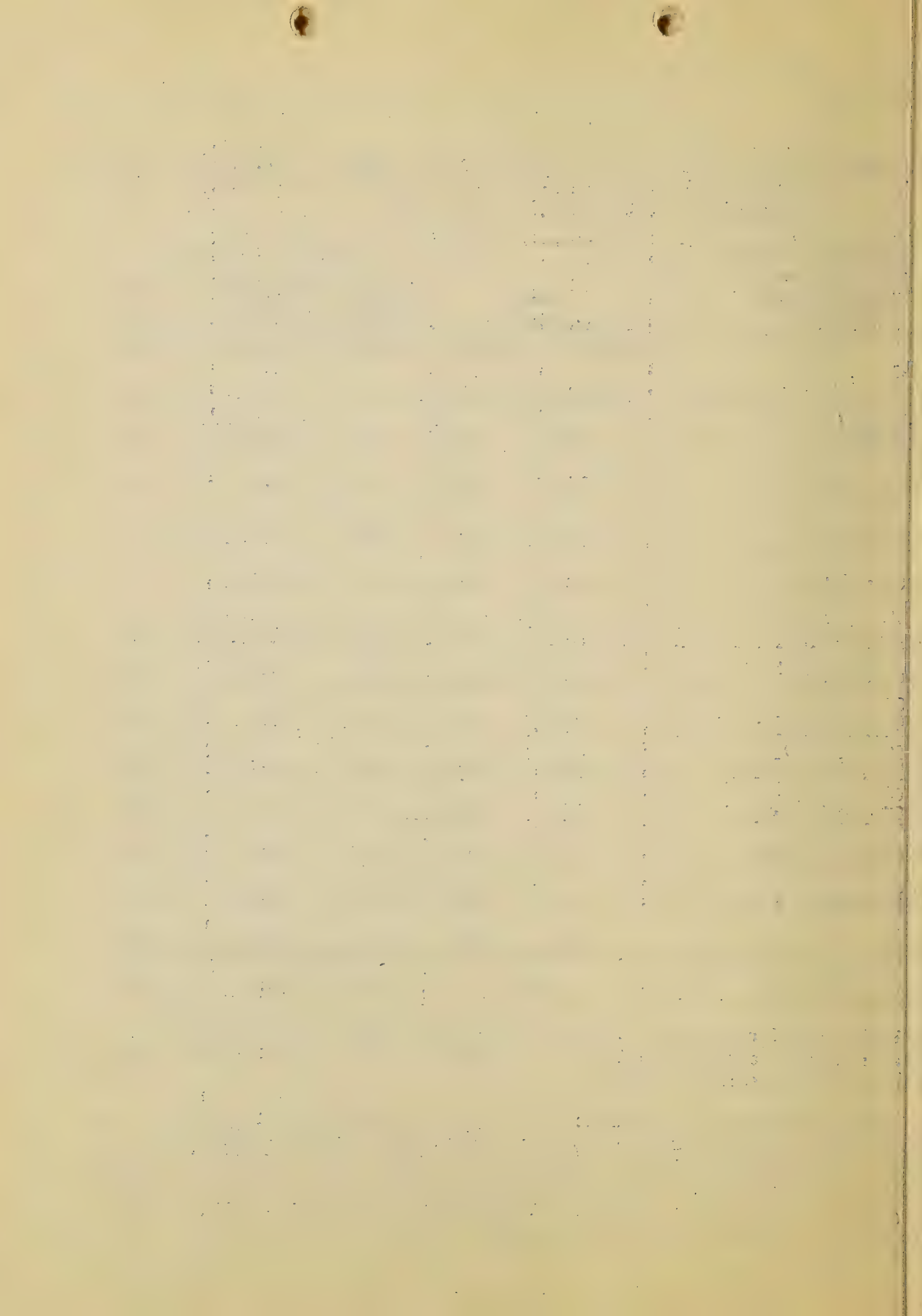
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Table 114.--REPAYMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard RR loan 1/

Amount originally scheduled to be repaid before 2/28/39	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	2/28/37	2/28/38	2/28/39	Percent
\$0	1,053	8.6	—	0.3	—	0.3
\$1 to \$62	64	1.1	1.1	1.2	—	1.1
\$63 to \$124	292	5.2	3.7	6.6	—	5.9
\$125 to \$249	693	12.7	11.3	14.7	—	15.1
\$250 to \$474	850	15.1	14.2	24.1	—	7.7
\$475 to \$699	735	13.1	18.0	16.1	—	3.3
\$700 to \$999	1,106	20.2	29.4	17.6	—	2.8
\$1,000 to \$1,499	721	7.5	24.7	9.8	—	0.8
\$1,500 to \$1,999	183	3.2	6.5	1.4	—	0.4
\$2,000 to \$2,499	24	0.4	0.9	0.2	—	0.1
\$2,500 to \$2,999	5	0.1	0.1	0.1	—	0.1
\$3,000 and over	3	0.1	0.1	0.1	—	—
Total	1,171	100.0	100.0	100.0	—	100.0
Number repaying	5,631		1,350	1,599	—	2,881

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that 63 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedule.



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Region VIII

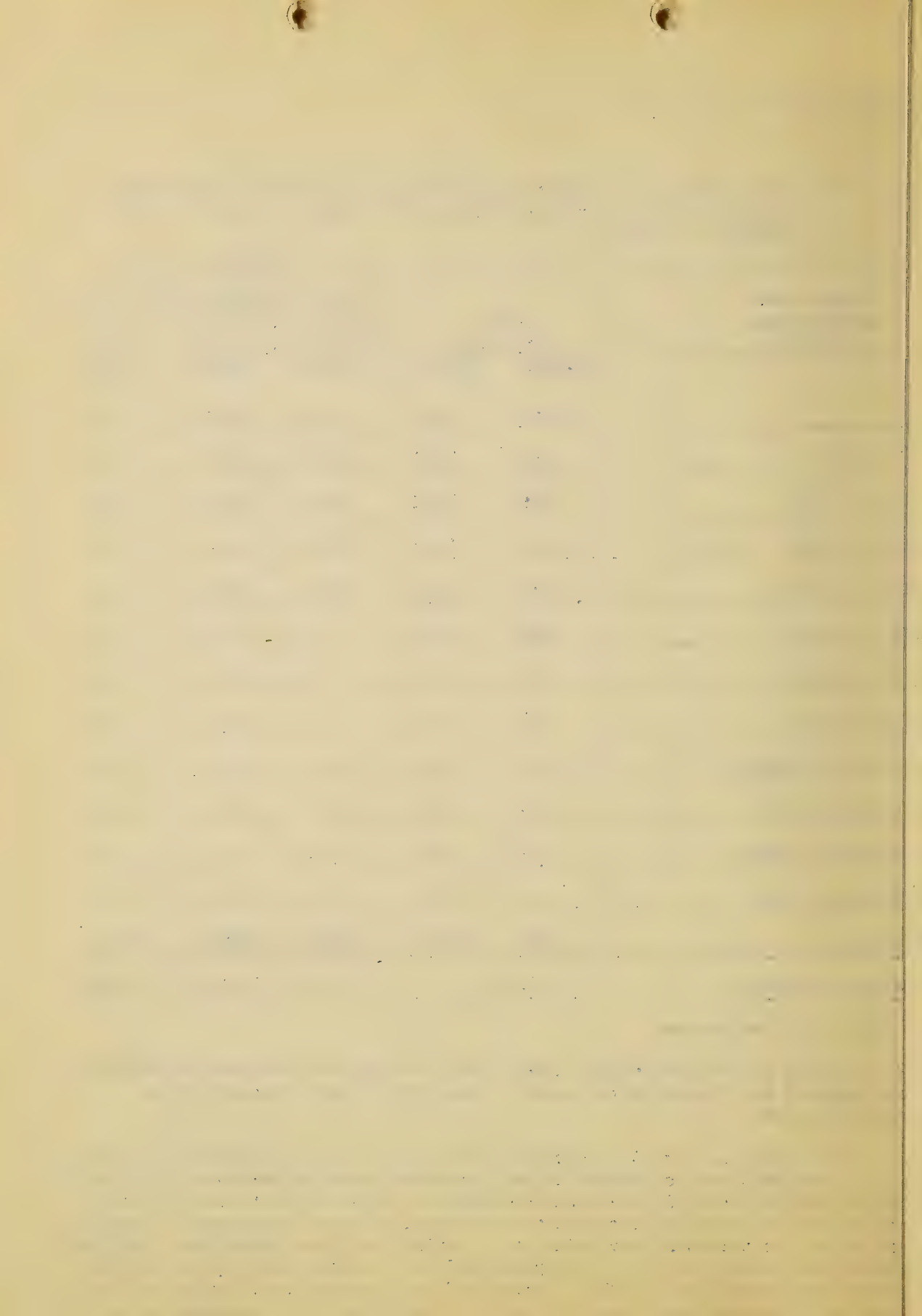
Table 115.-REPAYMENTS 114: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

Repayments made before 2/28/39	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36 - 3/1/37	3/1/37 - 2/1/38	2/28/37 - 2/28/38	2/28/38 - 2/28/39
	Number	Percent	Percent	Percent	Percent	Percent
00	1,149	20.4	4.0	3.6	92.0	
\$1 to \$62	757	13.4	13.9	16.1	20.3	
\$63 to \$124	911	16.2	16.3	22.6	16.7	
\$125 to \$249	1,438	25.6	30.3	33.4	11.4	
\$250 to \$374	677	12.0	16.5	13.8	4.3	
\$375 to \$499	329	5.8	8.1	6.0	2.5	
\$500 to \$749	236	4.2	6.7	3.1	1.1	
\$750 to \$999	76	1.3	2.3	0.8	0.5	
\$1,000 to \$1,499	43	0.9	1.5	0.4	0.1	
\$1,500 to \$1,999	5	0.1	0.2	0.1		
\$2,000 to \$2,499	4	0.1	0.1	0.1		
\$2,500 and over	1	*	*			
Total	XX	100.0	100.0	100.0	100.0	
Number reporting	5,601		2,350	1,599	1,652	

\* Less than 0.05 percent

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

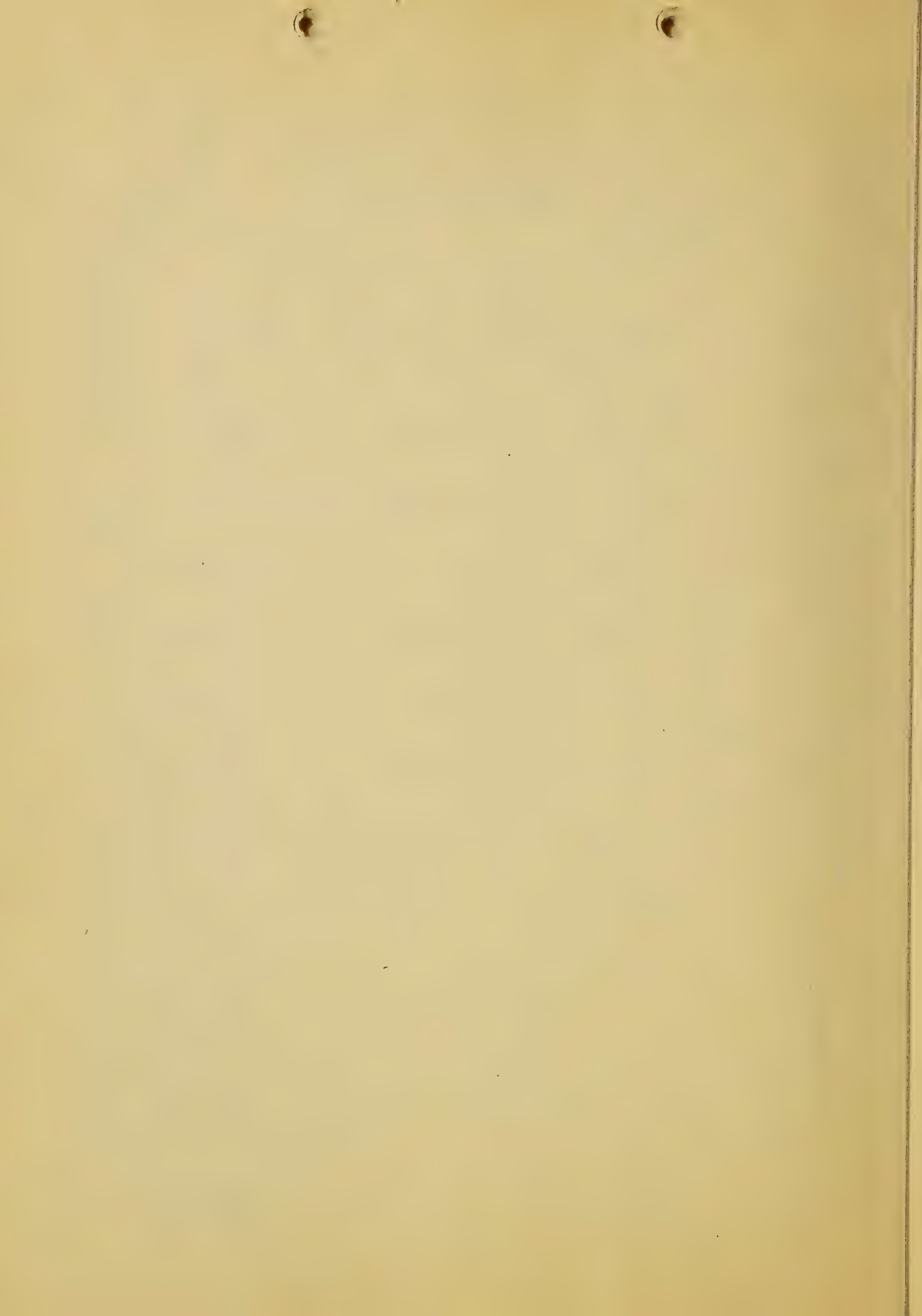
This table, studied in conjunction with table 114, shows that 31 percent of the borrowers were scheduled to make repayments before February 28, 1939 and that 80 percent actually did make repayments. Fewer first and second period and more third period borrowers than were expected made repayments. Seventy percent of the borrowers beginning on 21 during the first period were originally scheduled to repay at least \$375 by the end of the third period, but only 19 percent repaid as much as \$375. Corresponding percentages of borrowers who began in the second period were 39 and 20 percent, and for borrowers accepted



116. REPAYMENTS SCHEDULED AND REPAYMENTS MADE. Number of standard RR borrowers classified by amount originally scheduled to be repaid before January 28, 1939 and by repayments made before February 28, 1939

Amount originally scheduled to be repaid before 2/28/39	Total	Total repayments made before 2/28/39														
		\$1 to \$62	\$63 to \$124	\$125 to \$250	\$251 to \$375	\$376 to \$500	\$501 to \$750	\$751 to \$1,000	\$1,001 to \$1,500	\$1,501 to \$2,000	\$2,001 to \$2,500	\$2,501 to \$3,000	\$3,001 to \$3,500	\$3,501 to \$4,000	\$4,001 to \$4,500	\$4,501 to \$5,000
\$1 to \$62	64	5	52	5	2	---	---	---	---	---	---	---	---	---	---	---
\$63 to \$124	292	24	97	143	29	4	3	---	---	---	---	---	---	---	---	---
\$125 to \$250	595	50	330	265	405	30	15	4	---	---	---	---	---	---	---	---
\$251 to \$375	850	31	134	183	292	175	65	7	2	2	---	---	---	---	---	---
\$376 to \$500	735	30	82	140	243	113	109	16	---	---	---	---	---	---	---	---
\$501 to \$750	1,006	26	84	143	316	228	102	107	5	1	---	---	---	---	---	---
\$751 to \$1,000	421	9	21	22	110	96	58	65	40	2	---	---	---	---	---	---
\$1,001 to \$1,499	165	2	4	9	32	33	17	36	22	29	1	---	---	---	---	---
\$1,500 to \$1,999	24	---	---	---	2	2	1	3	9	5	2	---	---	---	---	---
\$2,000 to \$2,499	5	---	---	1	---	---	---	---	1	2	---	---	---	---	---	---
\$2,500 and over	3	---	---	---	---	---	---	---	---	---	1	---	---	---	---	---
Total	5,631	1,149	757	911	1,438	677	329	236	76	48	5	4	1	---	---	---

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.  
 2/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.  
 Note: A comparable table is also available for each of the 5 periods of first standard loan.  
 This table shows that usually the repayments made varied from the original schedule; they were sometimes more than scheduled, but much more frequently were less.



Tables 117, 118, and 119

Over two-fifths, 42 percent, of all the borrowers had their loans renewed before February 28, 1939. Nineteen percent of the group receiving the first standard loan during 1936-39 had their loans renewed before they completed 1 year on the R program. Almost two-thirds, 63 percent, of those receiving their first standard loan during 1937-38 and over two-fifths, 44 percent, of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution, because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not. Also, partial cancellations may not have always been considered in the scheduled repayments.

Three percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Over one-third, 36 percent, did as well or better on repayments than originally planned; that is, over 1 percent made repayments who were not scheduled to do so until after February 1939, 18 percent repaid about as much or more than originally scheduled, and 17 percent were not scheduled to make repayments and made none. Fifteen percent of the first period, 25 percent of the second period and 77 percent of the third period borrowers did as well or better than originally scheduled - including those who were not scheduled to repay any amount by February 1939.

Tables 118 and 119, considered together, show that the borrowers in Texas came closest to repaying an amount equal to the scheduled repayments, repaying 51 percent of the total amount originally scheduled to be repaid by February 28, 1939, while the borrowers in Oklahoma repaid 44 percent. For the Nation, the percentages repaid were 44, 51, and 75 for first, second, and third period borrowers, respectively. A little less than half as much, 49 percent, was repaid as originally scheduled before February 28, 1939,

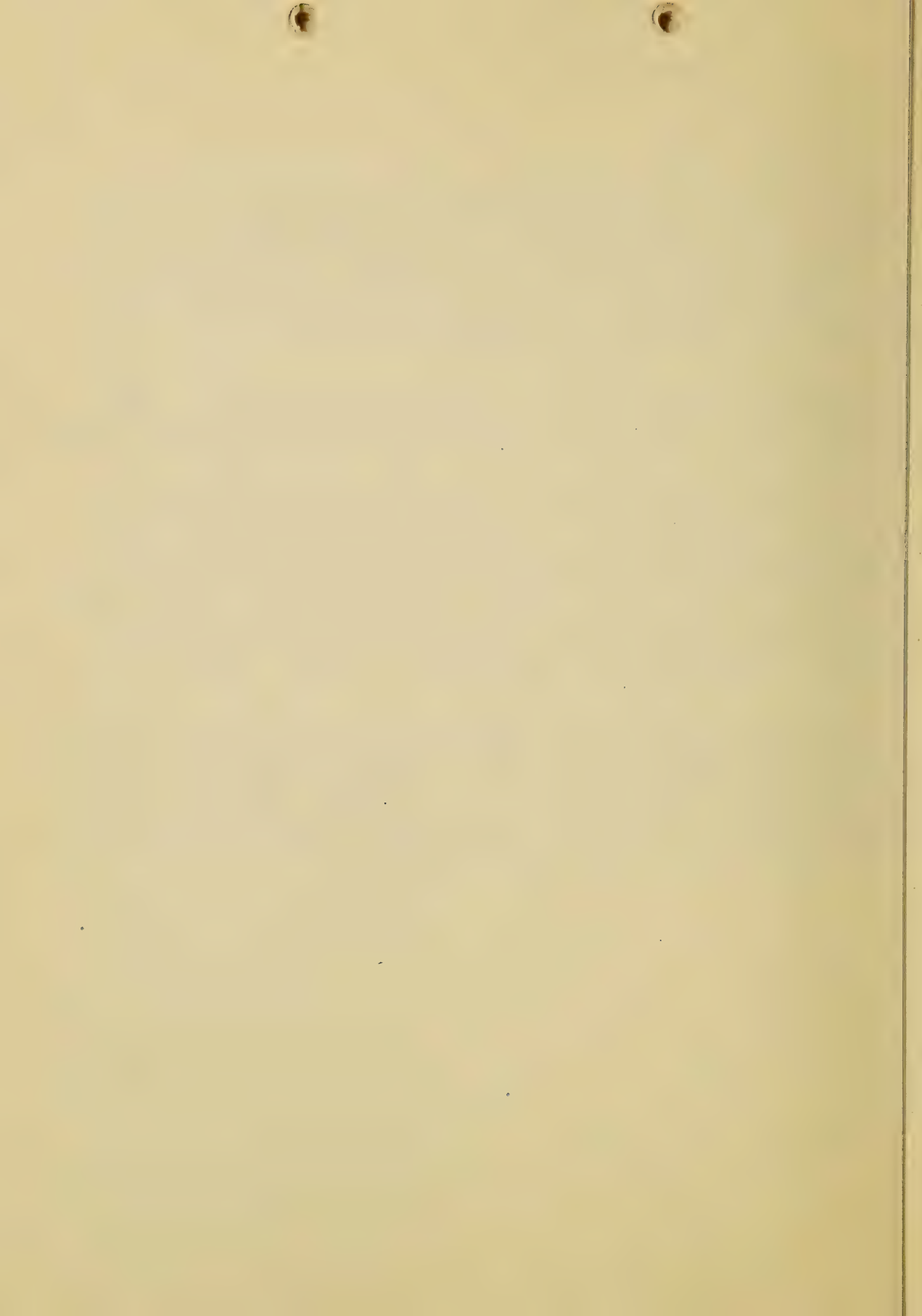


TABLE 1A.7-REPAYMENTS AND DELINQUENCY OF BORROWERS BY PERCENTAGE OF SCHEDULED REPAYMENTS MADE BEFORE  
 of borrowers classified by percentage of scheduled repayments made before  
 February 28, 1977, and by whether or not they were repaid or delinquent  
 before February 28, 1977, by period of time (March 1 to June 1)

Percentage of scheduled repayments made before 2/28/77	Borrowers receiving first scheduled loan disbursement									
	7/1/76-2/28/77		3/1/77-7/28/77		8/1/77-1/31/78		2/1/78-5/31/78		6/1/78-2/28/79	
	Total	Not	Total	Not	Total	Not	Total	Not	Total	Not
	borrowers	Total	newed	newed	Total	newed	newed	Total	newed	newed
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
payments but no-										
payments scheduled	177	3.3	4.0	3.8	4.3	3.6	3.2	3.0	1.6	4.3
than 30	1,355	21.3	14.3	7.3	21.9	22.3	23.1	12.8	6.7	25.3
to 49.9	297	17.3								
to 69.9	33									
89.9										
100.0										
100.0	74	3.3	0.4	0.6	0.3	2.1	0.2			
149.9	32	0.4	0.1		0.3	0.2	0.2	2.0	1.0	1.1
to 199.9	38	0.7	0.1	0.1	0.7	1.2	0.1	3.3	1.0	0.3
200 and over	40	0.7				0.0		2.4	1.5	0.3
payments, no re-										
payments scheduled	976	17.3						57.3		
payments, no re-										
payments scheduled	32	1.4			0.1			4.3		
Total	100	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under Repayment	100	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Exclusive of repayments scheduled and repayments made during  
 first scheduled loan period for borrowers who were repaid or delinquent  
 in an earlier period.



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Table 124 - AREA, REPAYMENT INSTALLMENT: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrower's first standard RR loan, by Area 1/

Borrower's Area of residence at time of first standard loan	Total amount	Amount originally scheduled to be repaid before 2/28/39 by borrower receiving first standard loan between			
		3/1/36	3/23/37	3/1/38	3/1/39
		Dollars	Dollars	Dollars	Dollars
Alachua	689,621	327,101		366,679	1,840
Albany	2,343,494	967,790		241,139	114,500
Total, all Areas	3,033,105	1,294,891		607,818	116,340
Total number of borrowers	5,341	2,350		2,991	1,000

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

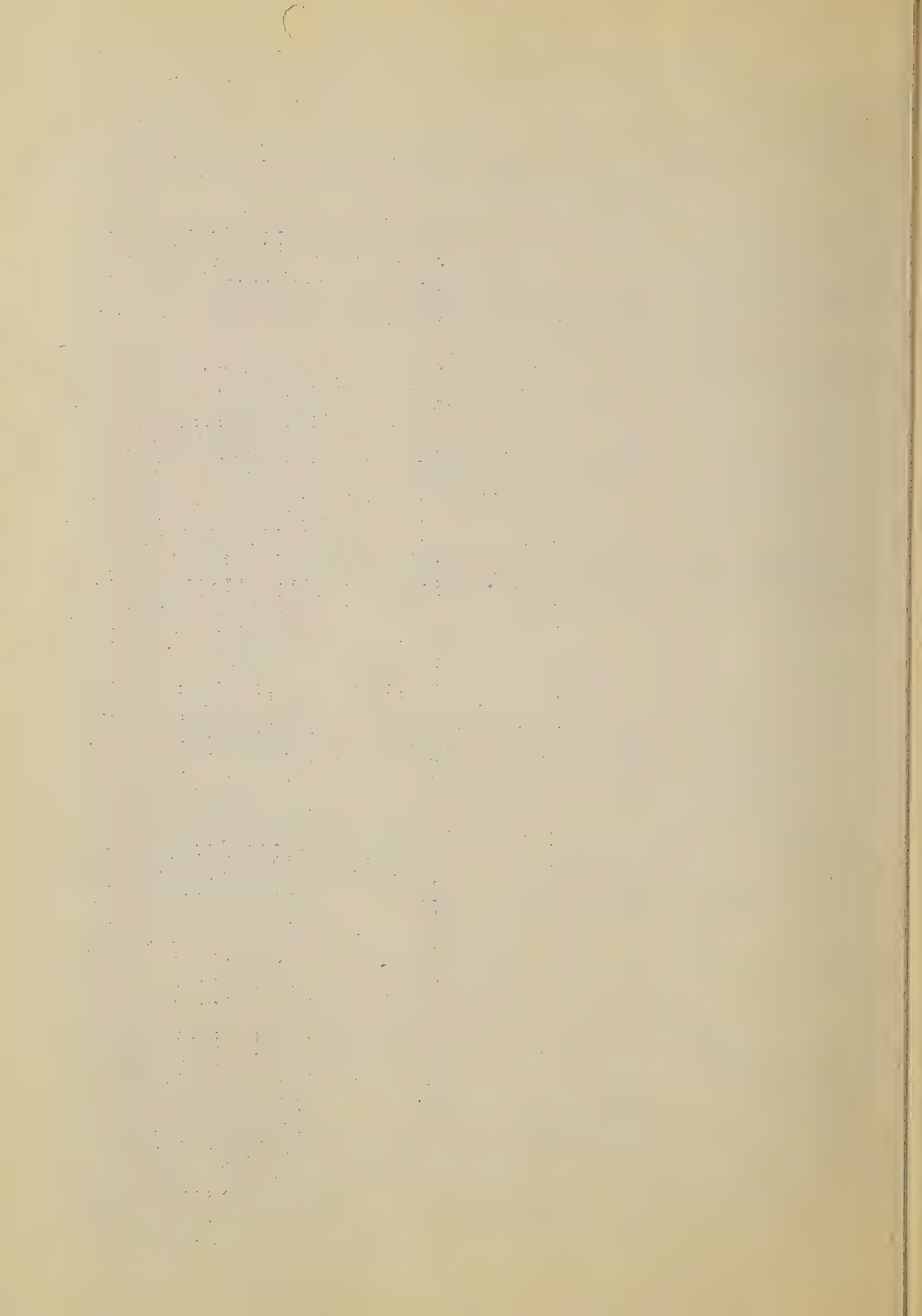
(CONT)

Table 125 - TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939, by period of borrower's first standard RR loan, by Area 1/

Borrower's Area of residence at time of first standard loan	Total amount	Repayments made before 2/28/39 by borrower receiving first standard loan between			
		3/1/36	3/23/37	3/1/38	3/1/39
		Dollars	Dollars	Dollars	Dollars
Alachua	330,664	113,208		149,394	28,062
Albany	690,200	478,334		144,217	39,649
Total, all Areas	991,100	591,542		293,611	67,711
Total number of borrowers	5,631	2,350		2,799	1,482

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

(CONT)



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Region VIII

Table 130. BORROWERS RECEIVING GRANTS, by period and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and January 28, 1939, by period of first standard RR loan

Periods during which grants were received between			Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Number	Percent	Percent
No grants	3,652	64.8	57.0	58.8	81.5
1936-37 only	519	9.2	14.4	7.5	3.6
1936-37; 1937-38	724	12.9	17.8	13.5	5.3
1936-37; 1937-38; 1938-39	131	2.3	3.3	2.7	0.6
1936-37; 1938-39	51	0.9	0.3	2.2	0.3
1937-38 only	268	4.8	3.7	8.6	0.1
1937-38; 1938-39	48	0.9	0.3	2.6	0.1
1938-39 only	238	4.2	2.3	5.4	5.8
Total	5,635	100.0	100.0	100.0	100.0
Number receiving	1,983	35.2	1,779	1,635	
1936-37	1,425	25.3	36.7	24.6	10.0
1937-38	1,171	20.9	25.1	27.4	8.6
1938-39	418	7.4	1.1	11.6	5.0

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Sixty-five percent of the borrowers did not receive any grants between March 1, 1936 and January 28, 1939, this was true for 77, 59, and 51 percent of the first, second, and third period borrowers, respectively. Eighteen percent received grants during only 1 year, 13 percent during 2 years, and 2 percent during all 3 years. During 1936-37, 1937-38 and 1938-39 one-fourth, one-fifth and one-tenth, respectively, of the borrowers received grants.

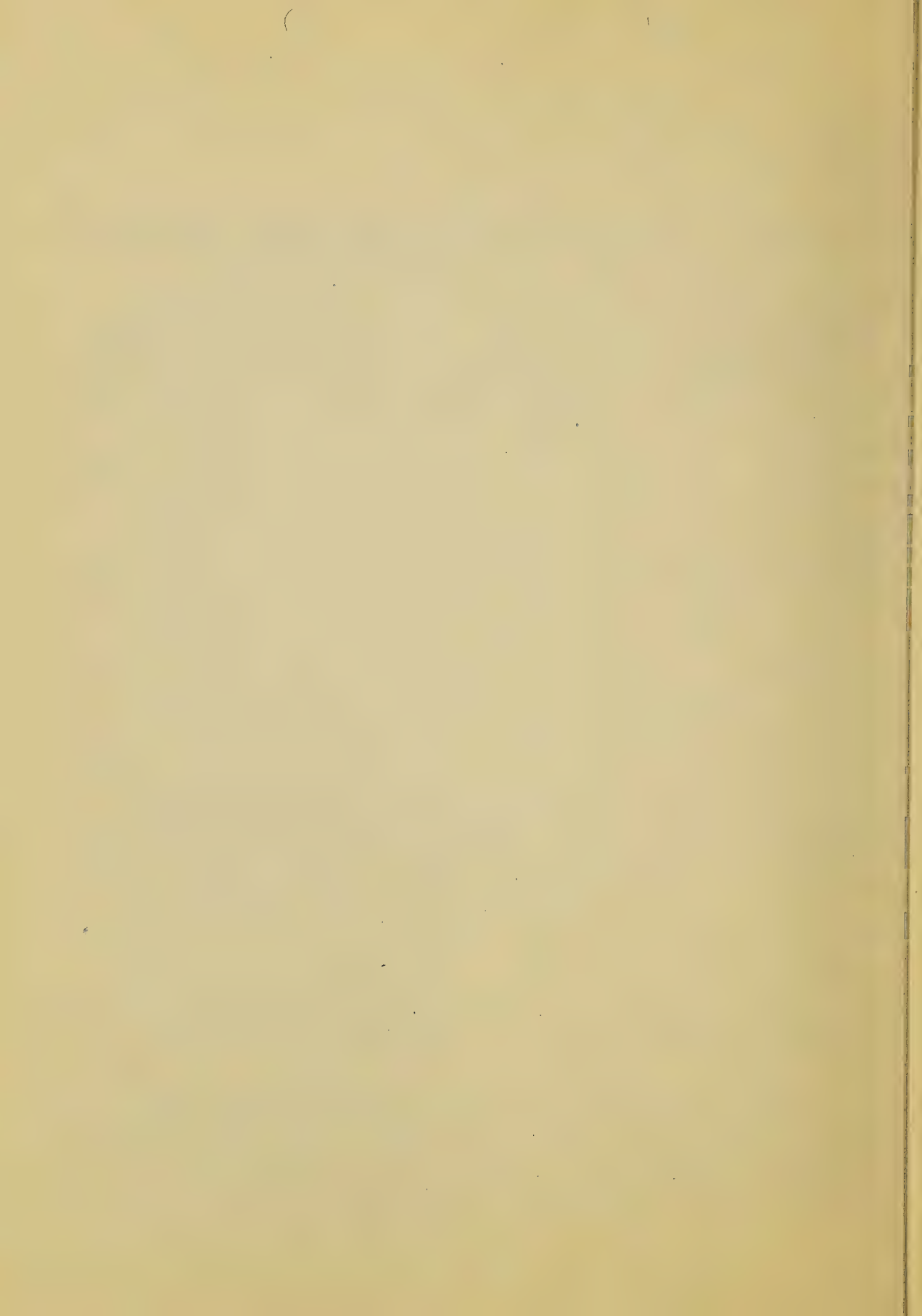


Table 121.--AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939, by period of first standard RII loan 1/

Amount of grants received before 2/28/39	Borrowers receiving first standard loan between				
	Total		3/1/36-	3/1/37-	3/1/38-
	borrowers		2/28/37	2/28/38	2/28/39
	Number	Percent	Percent	Percent	Percent
\$0	3,964	70.4	57.1	66.3	93.2
\$1 to \$24	456	8.1	8.2	11.5	2.1
\$25 to \$49	546	9.7	12.0	12.8	2.8
\$50 to \$74	260	4.6	7.7	3.0	1.0
\$75 to \$99	156	2.8	4.2	2.0	0.5
\$100 to \$149	132	2.3	6.2	1.4	0.2
\$150 to \$199	47	0.8	1.9	0.1	---
\$200 to \$299	15	0.3	0.6	---	---
\$300 to \$399	1	*	*	---	---
\$400 to \$499	---	---	---	---	---
\$500 and over	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	5,631		2,358	1,599	1,682

\* Less than 0.05 percent.

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses.

Seventy percent of the borrowers received no grants during or after the period of the first standard loan; this was true for 57, 66, and 93 percent of the first, second, and third period borrowers, respectively. Fourteen, 4, and 1 percent of the borrowers in these respective periods received \$75 or more in grants.

1. The first part of the report  
2. The second part of the report  
3. The third part of the report  
4. The fourth part of the report  
5. The fifth part of the report  
6. The sixth part of the report  
7. The seventh part of the report  
8. The eighth part of the report  
9. The ninth part of the report  
10. The tenth part of the report

11. The eleventh part of the report  
12. The twelfth part of the report  
13. The thirteenth part of the report  
14. The fourteenth part of the report  
15. The fifteenth part of the report  
16. The sixteenth part of the report  
17. The seventeenth part of the report  
18. The eighteenth part of the report  
19. The nineteenth part of the report  
20. The twentieth part of the report

21. The twenty-first part of the report  
22. The twenty-second part of the report  
23. The twenty-third part of the report  
24. The twenty-fourth part of the report  
25. The twenty-fifth part of the report  
26. The twenty-sixth part of the report  
27. The twenty-seventh part of the report  
28. The twenty-eighth part of the report  
29. The twenty-ninth part of the report  
30. The thirtieth part of the report

31. The thirty-first part of the report  
32. The thirty-second part of the report  
33. The thirty-third part of the report  
34. The thirty-fourth part of the report  
35. The thirty-fifth part of the report  
36. The thirty-sixth part of the report  
37. The thirty-seventh part of the report  
38. The thirty-eighth part of the report  
39. The thirty-ninth part of the report  
40. The fortieth part of the report

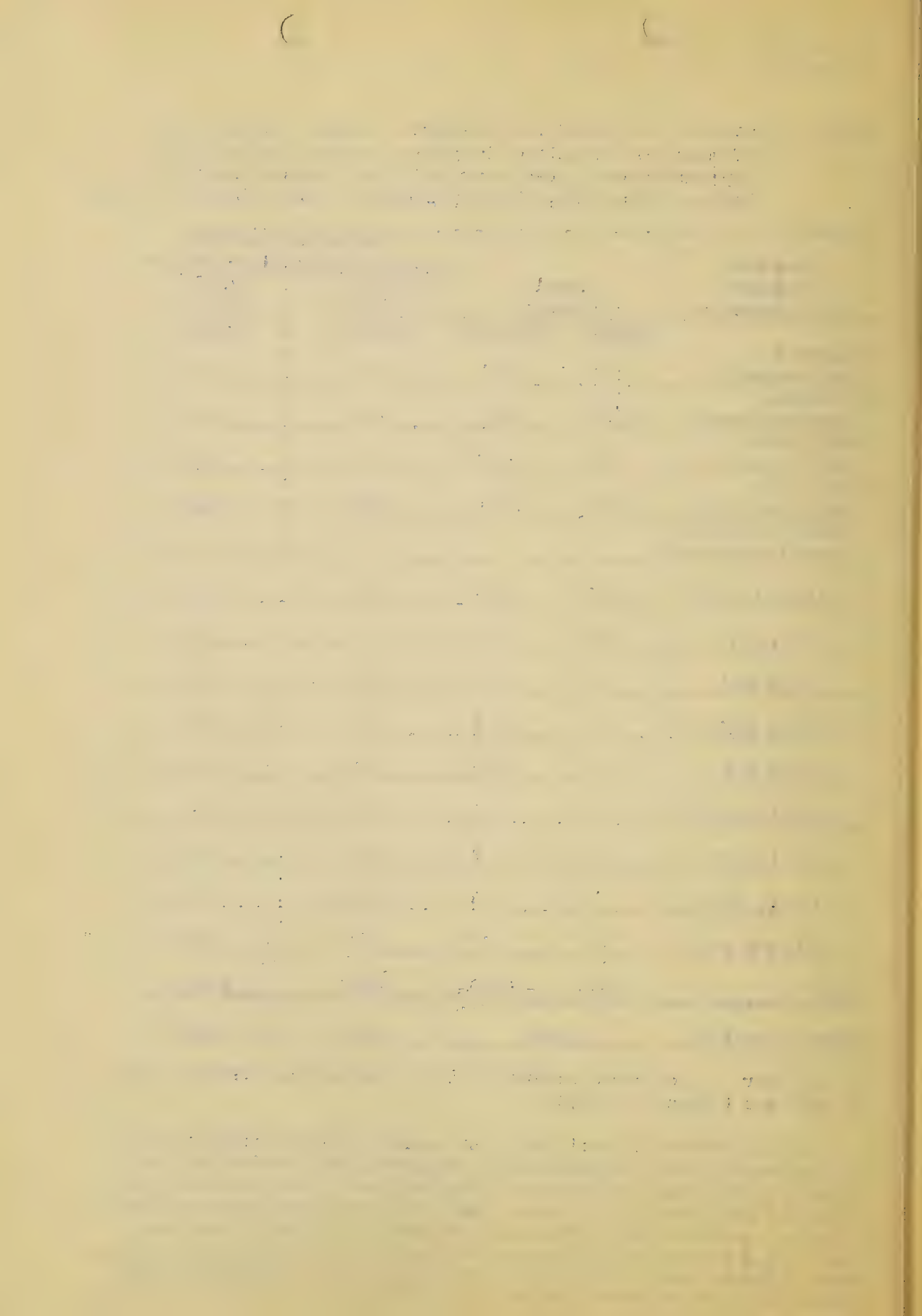
41. The forty-first part of the report  
42. The forty-second part of the report  
43. The forty-third part of the report  
44. The forty-fourth part of the report  
45. The forty-fifth part of the report  
46. The forty-sixth part of the report  
47. The forty-seventh part of the report  
48. The forty-eighth part of the report  
49. The forty-ninth part of the report  
50. The fiftieth part of the report

Table 122.—GRANTS IN RELATION TO REPAYMENTS: Number and percent of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard loan

Relation of grants to repayments	Total		Borrowers receiving first standard loan between	
	borrowers 1/		3/1/36- 2/28/37	3/1/37- 2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	479	11.1	12.3	11.7
No grants, some repayments	2,612	66.3	59.2	76.6
Some grants, no repayments	61	1.5	2.3	0.4
Some grants, some repayments	796	20.1	26.2	11.3
Grants as percent- age of repayments				
Less than 30	509	13.0	17.5	6.1
30 to 49.9	112	2.8	3.4	1.9
50 to 69.9	60	1.5	1.9	0.9
70 to 89.9	31	0.8	0.8	0.3
90 to 109.9	17	0.4	0.4	0.4
110 to 129.9	17	0.4	0.6	0.3
130 to 149.9	9	0.2	0.2	0.3
150 to 199.9	13	0.3	0.4	0.3
200 and over	28	0.7	1.0	0.3
Total	3,949	100.0	100.0	100.0
Number reporting	3,949		2,350	1,599

1/ Exclusive of borrowers receiving first standard loan between March 1, 1938 and February 28, 1939.

Nearly three-fifths of the first period and over three-fourths of the second period borrowers made repayments but received no grants following the period of the first standard loan. Over one-fourth of the first and one-fifth of the second period borrowers made repayments and also received grants after their first year on the RR program. Less than 2 percent of all borrowers received grants but made no repayments. Three percent of the first period and 1 percent of the second period borrowers received grants about equal to or in excess of repayments.

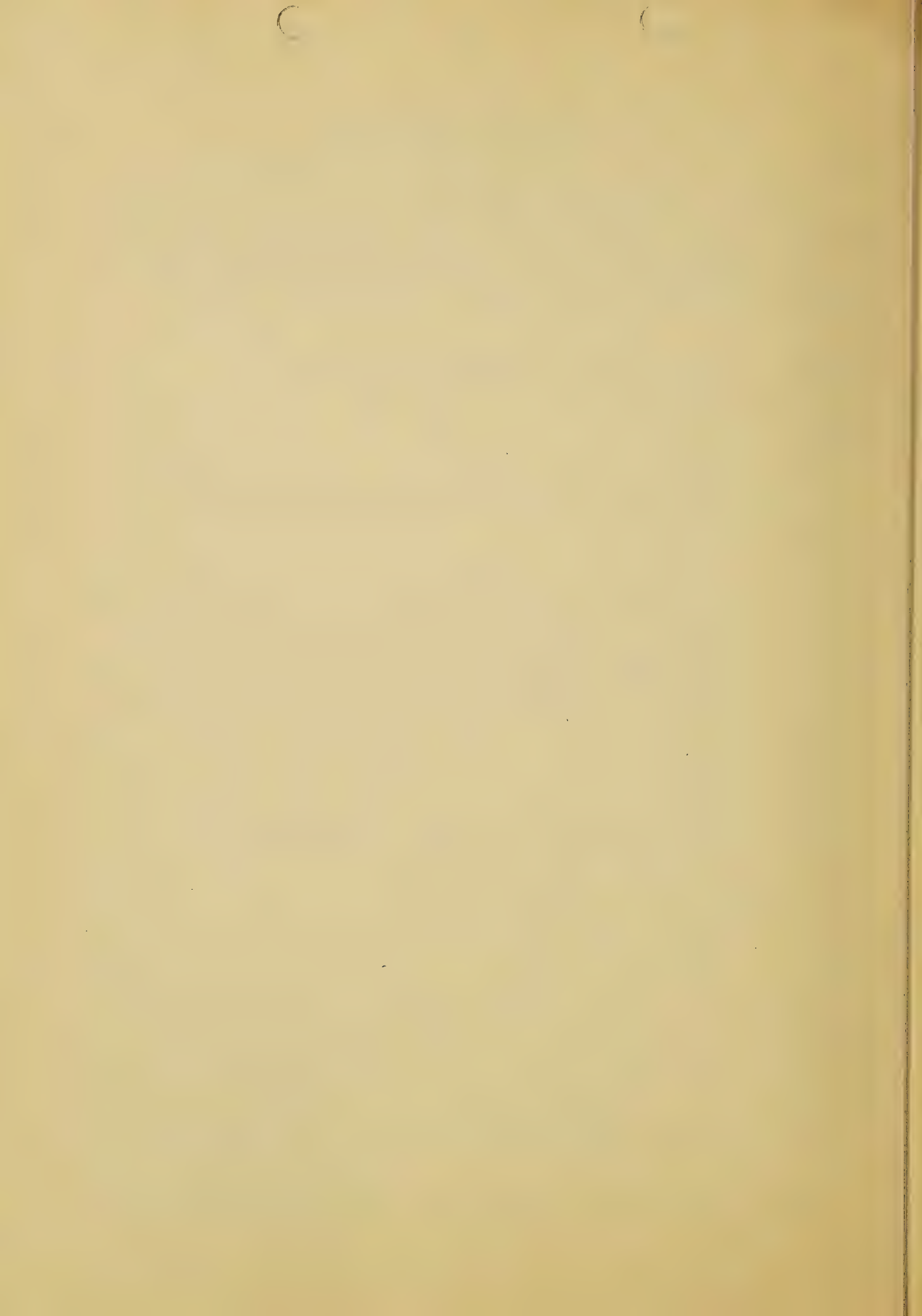


ITEMS ON PUNCH CARD  
for Each Borrower Included in  
Study of FSA Standard Loan RR Borrowers

This list of items is the punch card prepared for each borrower as indicated with this set of tabular data because it summarizes the type of information obtained from the reports in the regional offices which is being used in the related analysis. The number covered parenthetically after the item indicates the number of classes into which each is broken down for analytical purposes.

<u>Punch card</u> <u>column</u>	<u>Item and number of classes for each item</u>
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (1)
16*	Tenure status year before RR (7)
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)

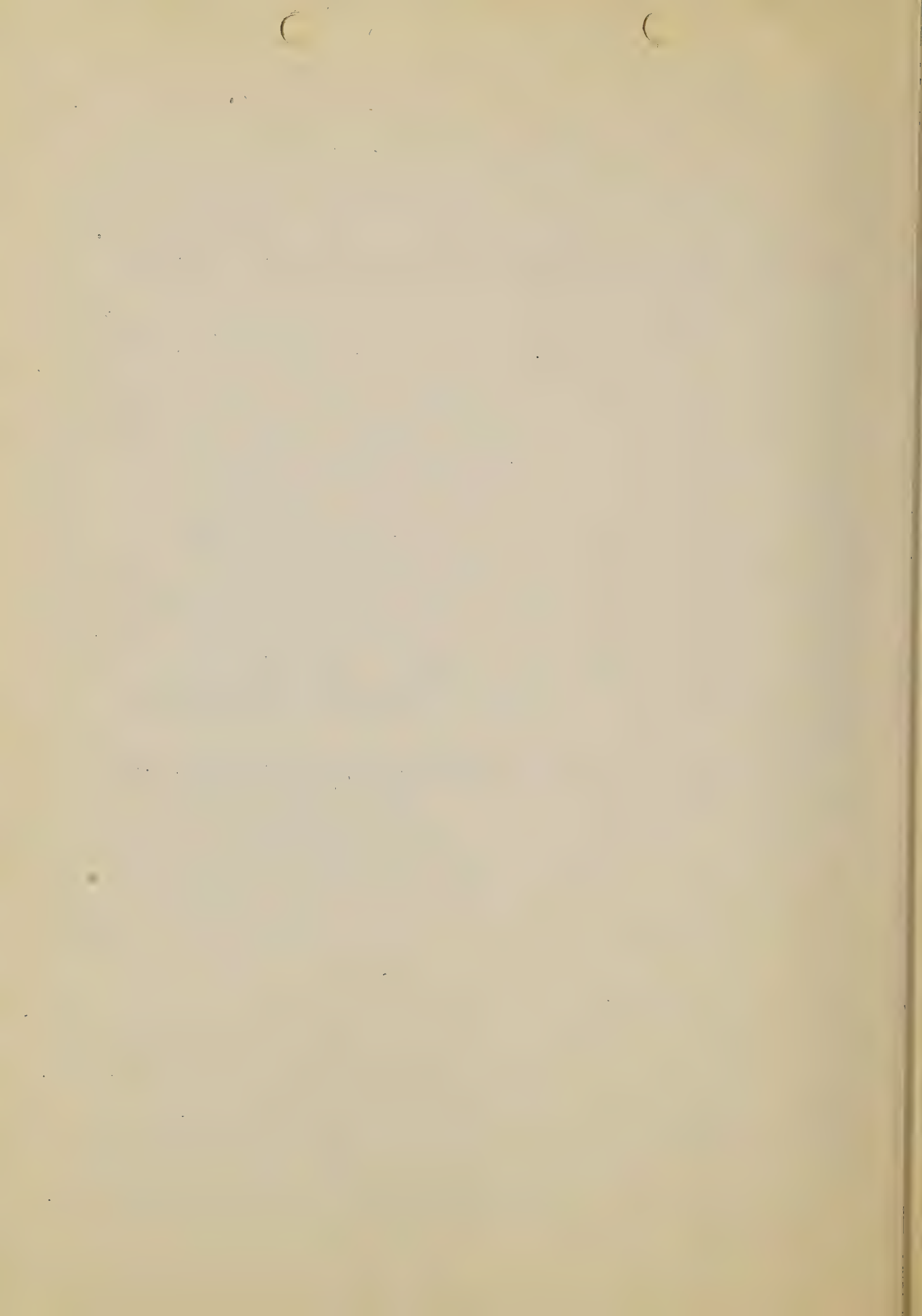
\* Data for Region III not comparable with data for other 12 regions



Name and number of classes for analysis

20**	Receipts from benefit payments year before RR (12)
21	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24**	Receipts from benefit payments year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26*	Major source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30*	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34**	Garden year before RR (10)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37**	Garden year of last RR record (4)
38**	Number of cows at time of first standard RR loan (12)
39**	Number of cows at time of last RR record (12)
40**	Number of cows at time of first standard RR loan (11)
41**	Number of cows at time of last RR record (11)
42**	Number of hogs at time of first standard RR loan (11)

\* Data for Region VII not comparable with data for other 11 Regions  
 \*\* Not available for Region VII



- 43\*\* Number of hens at time of last RR record (11)
- 44\*\* Number of times changed farms since first standard RR loan (6)
- 45\* Repayments made as percentage of scheduled repayments (12)
- 46 Grants as percentage of repayments made subsequent to period of first standard loan (12)
- 47 Farm receipts year before RR (12)
- 48 Amount change in farm receipts from year before RR to year of last RR record (12)
- 49 Total cash receipts, excluding loans, year before RR (12)
- 50 Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
- 51 Farm receipts as percentage of total cash receipts, year before RR (12)
- 52 Farm receipts as percentage of total cash receipts, year of last RR record (12)
- 53 Actual as percentage of planned total cash receipts in 1938-39 (8)
- 54 Value of farm land and buildings owned at time of first standard RR loan (12)
- 55\*\*\* Value of livestock and equipment owned at time of first standard RR loan (12)
- 56 Value of assets at time of first standard RR loan (12)
- 57 Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
- 58\*\*\* Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
- 59 Liabilities at time of first standard RR loan (12)
- 60 Amount change in liabilities from time of first standard loan to time of last RR record (12)

\* Data for Region III not comparable with data for other 11 Regions  
 \*\* Not available for Region III  
 \*\*\* Data for Region I not comparable with data for other 11 Regions



Punch card  
column

Item and number of classes for each item

61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loans authorized for family expenses (12)
69	Amount of loans authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75*	Number of male youths (nonheads) aged 16-24 (5)
76**	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (8)

\* Data for Region III not comparable with data for other 11 Regions

\*\* Not available for Region III

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